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A Social Audit
of
A Social Service Agency

The Jewish Aid Society
and
The Jewish Social Service Bureau of Chicago
1919 to 1925

By
MAURICE J. KARPF

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MAURICE J. KARP

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LETTER OF TRANSMITTAL

December, 1924.

Dear Mr. Frank:

I beg leave to submit herewith, to you and the Board of Directors of the Jewish Social Service Bureau of Chicago, a report of the work and progress of the Jewish Aid Society and the Jewish Social Service Bureau for the period beginning January 1st, 1919 and ending December 31st, 1924.

The six years covered by this report can be divided into two periods from the standpoint of the developments which took place in our organization: January 1st, 1919 to December 31st, 1920; and January 1st, 1921, to December 31st, 1924. It was found convenient to organize the material in this way and the report has, therefore, been divided into two parts, part one dealing with the first period, and part two dealing with the second period.

In the first part, only the more general problems faced by the organization, have been reviewed because in the developments which took place after 1921, the innovations introduced into the Relief Department during 1919 and 1920 had to be reconsidered in the light of the needs of the larger organization and some of them had to be discarded. In the second part the aim was to present, with such brevity as seemed consistent with the subject matter, the major problems which the organization faced during the four years under review. Whenever possible these were presented in their wider aspects and their implications were indicated in the hope that our experiences, failures, and successes of the past, may be an aid in planning the further development of the organization. We also hope that a statement of our problems and experiences may prove to be of value to such other organizations as have similar problems to solve.

The purpose and point of view which guided me in the preparation of this report prevented the inclusion of any statement which would give adequate expression to my

feeling of gratitude and appreciation when I reviewed the fine spirit of helpfulness and cooperation which has characterized your attitude toward me and the many problems which we faced together. While every member of our Board was as conscientious and helpful as possible and while my relationship with each of them was always a source of great satisfaction to me, my contact with you was so much more frequent and intimate that there was much greater opportunity for differences of opinion and possible conflict. It was, therefore, specially gratifying that in the review of more than four years of very close association with you there was not even one instance of anything but the most cordial relationship. I believe that it is not too much to say that the most important single factor in such progress as we made was the harmony which existed between board and staff, each working for the good of the community.

Respectfully submitted,

M. J. KARPF,
Superintendent.

A. RICHARD FRANK, President,
The Jewish Social Service Bureau of Chicago, Ill.

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December, 1924.

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IRIS L. WOOD, *Case Reviewer**
VIRGINIA C. FRANK, *Case Consultant*

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Helen Krane, *Visitor*
Mollie Krueger, *Visitor*
Betty Krause, *Visitor*
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Sophia Schupack, *Visitor*
Mary Sokolofski, *Visitor*
Bess Herschkovitz, *Stenographer*

District 4 — Lower West and
Northwest Side

Leah London, *Supervisor*
Jennie Greenspan, *Visitor*
Jessie Koenigsberg, *Visitor*
Katherine Kulka, *Visitor*
Jennie Rovner, *Visitor*
Sonya Forthal Spiesman, *Visitor*
Elizabeth Waldo, *Visitor*
Lillian Brody, *Stenographer*

District 5—Upper Northwest Side

Irene Schwarzman, *Supervisor*
Carrie Rubin, *Senior Visitor*
Cecile Epstein, *Visitor*
Florence Miller, *Visitor*
Sarah Perlstein, *Visitor*
Eve Rosenbloom, *Visitor*
Katherine Spiegel, *Visitor*
Rita Goldberg, *General Interviewer*
Leah Purvin, *Stenographer*

SPECIAL DEPARTMENTS

Legal Aid Department

Sarah B. Schaar, *Supervisor*
Rosalie Sheinfeld, *Court Worker*
Sadie Bernstein, *Court Worker*
Adele Rabino, *Court Worker*
Clara Chernoff, *Stenographer*

Girls' Department

Pauline Schweizer, *Acting Supervisor*
Esther Beckenstein, *Visitor*
Ella Benyas, *Visitor*
Celia Wolfson, *Visitor*
Rose Alion, *Stenographer*

* On leave for study.

SPECIAL DEPARTMENTS (Cont.)

Boys Department

Otto Wander, *Supervisor*
 Joseph Edelman, *Visitor*
 Albert Harris, *Visitor*
 Maurice Segall, *Visitor*
 Maurice Simon, *Visitor*
 Joseph Doblin, *Worker with Transients*
 Jules N. Karlin, *Special Worker with Behavior Problems*
 Sally Kaplan, *Stenographer*

Self-Support Department

Bertha Callner, *Worker in Charge*

Household Economics Department

Julia Dushkin, *Supervisor*
 Victoria Abramson, *Assistant*
 Ethel Jacobs, *Assistant*
 Esther Maremont, *Assistant*
 Eva M. Weber, *Nurse*

Institutional Visitation Department

Minnie J. Berlin, *Worker in Charge*

Statistical Department

Isadore Solomon, *Statistician*
 Julius Rosenbloom, *Assistant*

INDUSTRIAL WORKSHOPS

L. DAY PERRY, *Manager*

Machine Sewing Department

Minnie Helfand, *Supervisor*
 Minnie Cohen, *Assistant*

Hand Sewing Department

Hazel Kolman, *Supervisor*
 Ruth Wolbach, *Assistant*

Textile Department

Lena Lewis, *Supervisor*

Shoe Repair Department

Sam Postelnik, *Foreman*

Woodwork Department

Thomas Sakowitz, *Foreman*

Broom Shop

Louis Fletcher, *Foreman*

Clerical Department

Helen Robin, *Chief Clerk*
 Sara Marks, *Bookkeeper*
 Sara Sectar, *Stenographer*
 Freda Frost, *File Clerk*

CLERICAL STAFF

Bookkeeping Department

Fannie Goldberg, *Bookkeeper and Cashier*
 Edna Levine, *Assistant*

Record Room

Sylvia Meyer, *Record Clerk*
 Hannah Sagman, *File Clerk*
 Lillian Jacobson, *File Clerk*

Department of Purchases and Supplies

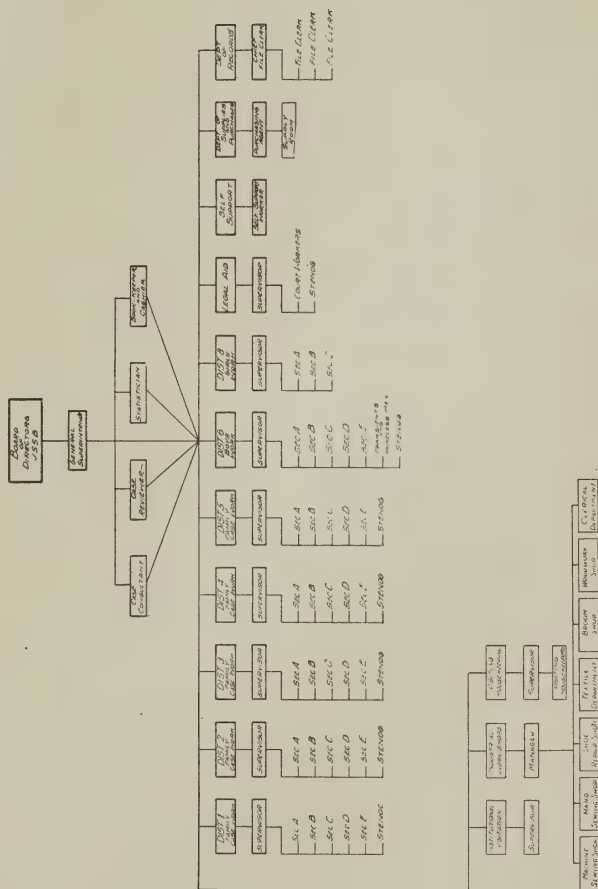
Esther F. Margolis, *Purchasing Agent*
 Clara Silverman, *In Charge of Stock Room*
 Edith Jacobson, *Clerk*

Stenographers

Anita Menkes, *Secretary to Superintendent*
 Charlotte Rothbaum, *Assistant*
 Lillian Barrish } *Emergency*
 Sylva Millman } *Stenographers*

ORGANIZATION CHART of JSSB

OF CHICAGO



FOREWORD

No report of the work of the Jewish Aid Society has been issued since the last report of the Associated Jewish Charities of Chicago for the period of May, 1917 to April 30, 1918. Nor has any comprehensive public statement been made of the work of any of the departments of the Jewish Aid Society which at that time consisted of the Relief Department, the Bureau of Personal Service, the B'nai Brith Free Employment Bureau and the Jewish Industrial Workshops. There are a number of reasons why no report was made, and it may be proper to enumerate here at least the most important ones. They are:

First, during the war and immediately following, the cost of printing was so high that any statement which would have done justice to the situation would have required a larger expenditure of money than the organization could afford at that time. Various attempts were made by the Associated Jewish Charities to determine the extent to which the contributing public wanted to receive annual reports with the result that in the judgment of the responsible authorities no sizeable expenditure seemed justified in the preparation and printing of annual reports. From time to time brief statements were made of the work of the various agencies which kept the public informed of the major developments.

Secondly, during 1918 and 1919 a comprehensive survey of the various constituent organizations of the Associated Jewish Charities was undertaken by the Bureau of Jewish Social Research of New York City, which was completed late in 1919. This survey was exhaustive and a summary of the major findings and recommendations was prepared by Mr. L. M. Cahn who became Executive Director of the Associated Jewish Charities early in 1920, so that that part of the contributing public which was really interested and desired to keep itself informed could do so through this means.

Thirdly, beginning with the spring of 1919 a number of changes took place in the various departments of the Jew-

ish Aid Society so that no statement which could have been prepared at any one time would have presented the situation from the standpoint of the aims and results of the various reorganizations. No statement before this could have been adequate because the reorganization was not completed until the fall of 1923.

Fourthly, the writer has long felt that the time and energy spent by executives and staffs of social agencies on annual reports are not justified by the results of their labors. This feeling became a conviction after discussing the matter with various executives.

The matter of annual reports was discussed at several meetings of the board of directors of the Jewish Social Service Bureau, and the board members shared the writer's view with one outstanding exception. It should be stated that this view is not held because of a disregard of the obligations which a social agency owes its contributing public, but is due rather to a frank and honest consideration of the facts of the situation. These facts as the writer sees them, are as follows:

(a) As already indicated, only a very small portion of the contributing public is sufficiently interested in the work of the social agencies or has the time and patience to labor through the average annual report, which, in order to be worthwhile at all, must be rather technical, detailed, and therefore "too dry" for the average layman. It is no longer argued that annual reports are a means of educating the public. Those interested in the problem of community education have come to recognize that a brief periodical statement in non-technical terms—"a human interest" statement, something which will grip the reader and hold his attention, or something which he can "finger through" and retain a few outstanding and essential facts before throwing the publication into the wastebasket, is much superior to the annual report as a means for community education.

(b) As far as professional workers are concerned, annual reports will have to be considerably different from what they now are if they are to serve as a means for stimulating professional interest and advancement. With the lack of standardization of professional terminology and criteria, present day annual reports do not even provide adequate data for comparison and evaluation of the work of social agencies. With the many technical journals deal-

ing with social work and the allied fields in the social sciences, one would hardly think of turning to annual reports for inspiration and information on the latest discoveries and advances made in the field of work in which one happens to be interested. He who has anything that is worth while telling will usually select a medium which is likely to reach a wider reading public than the annual report reaches.

There are, however, at least two very valid reasons for reports by social agencies which must be considered. First and foremost is the need for **periodic stock taking**. It is essential that each agency take stock of its own work from time to time in the form of a social audit so that it may view its progress from the standpoint of its aims, as well as to review its methods for handling the problems with which it deals. However, anyone at all familiar with social work knows that it is futile to report on progress each year. Social work in common with the whole social process, requires years for any such real progress as would be worth recording. Accordingly, only periodic reports of aims and progress, in definite and factual terms, would seem to be justified.

Secondly, the schools of social work need, for purposes of instruction, such statements of needs, aims, methods, and procedure as will give the students insight into the problems of social agencies. This need is real and must be met together with other needs for teaching material if social work is to accumulate a body of transmittable facts such as other professions have and are developing. However, it would seem that this need would be more satisfactorily served if students and teachers kept in closer touch with the social agencies and saw the work at first hand. Reports are only too frequently written for purposes of justifying support received and for preparing the ground for the solicitation of additional funds. While this may be altogether necessary and perhaps even justifiable, the value of material prepared with such objects in view; for students who should have presented to them the plain, unvarnished truth, may well be questioned. To be sure students need and should have statements of trials, failures, and successes. But these can be much more adequately presented in periodic than in annual reports, for in the former only that which has more or less permanent value

will be included and the reporter may in addition have a perspective for the evaluation of his material not possible in yearly statements.

It is the above considerations which prompted the present review just as they prevented the issuance of annual reports.

In the selection and preparation of the material contained in this review, the aim was to include only such items as would be an index of the aims and methods of the organization and would give a more or less adequate picture of the problems which the organization faced from time to time, as well as how it endeavored to deal with them and the success or failure which attended its efforts.

It should be pointed out, however, that the writer is by no means certain that the aims and methods characterizing the work of the organization during the period under review were either adequate or the best possible under the circumstances. We can only say that we sought as much light and help on the problems which we had to deal with, as were obtainable. Not only did the staff participate in the thinking and planning, insofar as this was possible under the circumstances, but we had recourse to such facilities in the community as could contribute toward the solution of the many problems which we faced. It must be admitted, however, that social work and its administration are still largely in the trial and error stage and success frequently follows only after numerous failures. This was as true with us as it is true of other social agencies.

The writer hopes that he will be pardoned for a few personal remarks in acknowledgment of the unusual support and cooperation which he received from the presidents, the board of directors, the staff, the cooperating agencies and the executive director of the Jewish Charities. Mr. Meyer, president of the Jewish Aid Society up to Jan. 1921, was very helpful in his encouragement and support during the early and trying period. To Mr. Frank, president of the Jewish Social Service Bureau since January 1921, the writer is under great debt for his unfailing support in the many trying situations which had to be faced. His courage, devotion and fine insight served to stimulate all of us and greatly aided in those accomplishments which may have taken place. The Board, too, was most helpful, and it is with keen appreciation that we look back

over the years of our personal and professional association with the members of our board.

To the staff, especially the department heads, the writer is under especial obligation. Their readiness to enter into the many experiments frequently necessary before satisfactory procedure could be arrived at, was the best proof of their eagerness for professional advancement and progress.

Finally, we wish to express our appreciation of the help given us by the various cooperating agencies especially the Jewish Charities through its Executive Director, Mr. Louis M. Cahn. He was ever ready to listen to and support such projects as seemed promising. His help was invaluable.

M J. K.

PART I

SECTION 1.

EARLY PROBLEMS

Before the Amalgamation

January 1st, 1919 to January 1st, 1921

In May of 1919 Miss Frances Taussig, Superintendent of the Relief Department of the Jewish Aid Society, resigned to become Assistant Director of the United Hebrew Charities of New York City, and later Executive Director of the same organization. Miss Taussig was unquestionably the first superintendent of the Relief Department to definitely set out for raising the standards of case work in the organization. Because of her own professional attitude toward the work she was able to develop an organization which aimed at constant self-improvement so that it was among the foremost in the country. Her leaving was a severe blow to the Relief Department because of her long service and association with the workers, and also because of a very unique sense of loyalty which they developed toward their chief. It was this feeling of loyalty which kept the organization intact during the months which elapsed between her leaving and the selection of a successor.

When the writer assumed charge of the organization on August 2, 1919, he found that although the organization was small*, certain attitudes on the part of the workers had developed during the period of interregnum which were not conducive to good work, although, as previously indicated, every member of the staff made a conscientious effort to do the best in her.

One of the problems which had to be faced almost immediately, was an ever increasing deficit because of an inadequate appropriation from the then Associated Charities. When approached for an increased appropriation the question was asked of the President, Mr. Alfred C. Meyer,

*The professional staff consisted of 8 case workers, 4 supervisors, one self-support worker, one visiting housekeeper, and the assistant superintendent.

and the new superintendent as to why more money was needed, since the organization was handling fewer cases than at any time since 1914. The only way to answer this question was to study the work of the organization and we were thus forced to make a study of the work of the Relief Department which later proved of inestimable value in the development of the organization.

In seeking an answer to this question, the only information available was with regard to case count and previous expenditures of the organization. There was no very great differentiation in the types of cases handled, nor was there sufficiently detailed information about the expenditures to supply material for what was thought necessary for a comparative study of the work. However, with such material as was available the study was made, and the results were presented to the Associated Jewish Charities with certain recommendations. It was found that in April of 1919 the Relief Department had accepted a definite family budget which had been worked out by a committee of the Chicago Council of Social Agencies. This budget, though it was only applied to the tubercular families, nevertheless considerably increased the relief expenditures of the organization. In view of the fact that this budget was a minimum for dependent families, and also in view of the fact that living costs were increasing very rapidly at this time, the recommendation was made to the Board of Directors of the Jewish Aid Society and the Associated Jewish Charities, that the Nesbitt Budget be applied to all dependent families aided by the Relief Department.

It was also found that the case count was mounting because of the inability of families to maintain themselves because of the advance in the cost of living, and that the individual worker in the Relief Department was carrying so large a case count as to preclude the possibility of good case work. Accordingly, the recommendation was made that after certain re-organizations within the staff were effected, it be increased so as to give each case worker a case count of about 50 families. This was deemed essential in order to make possible such concentration on the problems which the organization was facing with a large number of its dependent families, as was necessary for the effective handling of those problems.

A third recommendation was that the Associated Jew-

ish Charities appropriate sufficient funds to the Relief Department to meet the existing deficit in order to release the energies of the organization so that they could be diverted to the tasks confronting it instead of being used up in worrying about the constantly mounting overdraft.

To the credit of the Jewish community be it said that these recommendations were accepted and that the Associated Jewish Charities increased the appropriation to the Relief Department to meet the needs which were pointed out.

As a result of the study which was made, certain weaknesses in the organization came to light. The first of these was the failure to place complete and final responsibility for the work on the staff where it belongs. A special committee of the Board, known as the Pension Committee, met in the office of the superintendent at regular intervals for the purpose of establishing permanent pensions for families. The visitor of a given family and her supervisor presented the family situations to this committee when, in the judgment of the workers, a pension should be established, and if the committee concurred with the recommendation such pension was established, the amount specified, and the nature of the remittances determined upon. Thereafter the amounts were sent to the family automatically from the cashier's office. It was understood, of course, that case work was to continue and the visitors were to watch the situation so that the pension might be discontinued when justified. While this plan had the advantage of a committee of disinterested persons sitting in judgment on the case work and thus bringing the outsider's point of view to bear on the situation, which is frequently helpful in case work, it had the disadvantage of relieving the worker from bearing the full responsibility for the results of her work. This plan was also weak because it failed to recognize that with the large case count which each worker was carrying, the tendency would be to give the most attention to those situations which were pressing and that since a case worker could not do intensive case work on all of her cases, she naturally relaxed on the pension families, particularly since there was no distress in those families because of the established pension. There was nothing to bring the situation to the attention of the worker, although periodic reviews by the Pension Committee were no doubt contemplated in the

original plan, and situations were thus allowed to go on for long periods of time without receiving the thought and work which every family receiving financial assistance requires.

What was perhaps the most dangerous element in this procedure was the effect which this arrangement had upon the family. Once a pension was established, the family enjoyed a comparative amount of ease and security and therefore, could, no doubt, relax in its efforts for financial independence.

Another apparent weakness was the fact that while the organization knew the amount expended each month, and the nature of the expenditures, there was no information on the amounts expended by each sub-division of the Relief Department. There were at this time four districts, each consisting of a supervisor, two case workers, and a stenographer, with a case count of between 125 and 150 cases. No information was available as to the amount of money each district was spending, nor was any comparison between the districts possible on the basis of such expenditures. This arrangement failed to recognize a very important psychological element is family case work, particularly where financial assistance is involved.

The case worker coming in contact with her families is under constant pressure from these families for assistance. It is well known among case workers handling relief problems, that regardless of what the allowance may be, even though the allowance be more than the normal income in the family before dependency, there is a constant demand on the part of most families for additional assistance. This is due first to the rise in the standard of living which may be desirable and which should be encouraged, and secondly to the ease with which money easily obtained is spent. The old adage of "Easy come—easy go" applies with full force. The case worker having certain objectives for the family in mind, and also seeing certain needs, (because it must be admitted that even under the best conditions families receiving financial assistance from charitable agencies do not live in luxury, nor do they have clothing, furniture and other household effects in such plentiful supply as not to be able to use more) will, all things being equal, frequently give way to this pressure and grant the requests made upon her. This may be done because it is the line of least resistance, and also because the worker

may use this as an unconscious bribe to the family in order to establish easy contacts, or what is perhaps more justifiable, to enable her to accomplish what she is aiming at in the particular family. Before long the worker usually finds herself in the vicious circle of the demands on her increasing with her willingness to accede to them. She may find also that instead of her having established the proper kind of contact for effective control and guidance, her contact depends entirely upon the fact that she is looked upon as a "Lady Bountiful," and that she will be praised as long as she gives, and cursed when she refuses to give. The effect which this type of work has upon the family is, of course, obvious. **In our judgment, this method of work is the royal road to pauperization.**

It was intended, of course, that the supervisor check such looseness, but the supervisor was subject to the same forces and influences as was the worker. The pressure which the family exerted upon the visitor was exercised, perhaps to a lesser degree, by the visitor upon the supervisor. Since there were no counter-checks on supervisor or visitor it was easier to give than not to. The only real counter-balance was the degree of conscientiousness on the part of the individual worker which, although of the utmost importance, and although it must be depended upon ultimately in every system, nevertheless often operates most effectively only by being stimulated from external sources.

The effects of this system were observable in many directions. The attitude of the clients toward the organization and its workers: the not infrequent physical violence to which clients resorted in order to obtain their desired ends, the feeling of insecurity and fear on the part of workers, and the frequent disturbances in the building by especially demanding clients. All of this, with the large amount of work under which each worker labored, produced a situation which at best was unwholesome.

Once the situation was understood and its elements analyzed, the remedies seemed obvious. The first and foremost thing to do was, of course, to continue the policies of the former superintendent toward high standards of work. It was consciously determined to stress this element insofar as it seemed best to do so. Definite and conscious attempts were made to bring to the staff and to encourage them to maintain, the highest possible ideals of case work, for it was

realized that this must be the main spring and the basis for all improvements.

One of the specific methods for bringing this about which were tried was an attempt to encourage the workers to analyze each of their family situations in terms of the factors which produced those situations. An "Analysis Sheet" was devised which provided space for the analysis of each family situation in terms of the health factors, the economic factors, and the social factors which were operating in the family. Each individual member of the family and the family as a whole, were to be considered in this analysis. The sheet also provided for a plan for the improvement of the condition in light of the analysis which was made. The aim here was, of course, to provide facilities for and make necessary planful analysis, and purposive thinking. What was even more important was the attempt to encourage the greatest amount of care and accuracy of thought in their case work by urging the workers to record their analysis and plans on the sheets the aim being that there be an analysis sheet on each of the families handled by the organization. The analysis was to be made by the visitor and considered by the supervisor. Staff conferences were held at which cases were presented and the analysis and plans discussed and criticized.

In order to emphasize the necessity of thinking in terms of the individuals of the family as well as of the family as a whole, several special summary sheets were devised for the purpose of recording summaries with regard to the health, vocational and educational status and problems which the family presented. It was hoped that these more or less mechanical devices would foster the habit of careful thought, and the brief experience with them indicated, that that would indeed have been the result. Unfortunately, it was not possible to continue with these devices because even 50 cases per visitor proved to be too heavy a load, and also because the work in the organization became heavier as the year rolled on. These methods were therefore abandoned for the time being.

Another attempt at raising the standards of work in the organization was the contact which was established with the Department of Sociology of the University of Chicago. Through special arrangements with the University College, Professor Burgess of the Department of

Sociology gave a course specially designed for the workers in our building. About 40 persons took this course and a good many declared that it was very helpful to them in their thinking. A special committee, consisting of Professor Park, Professor Burgess, and Mr. Young, all of the Department of Sociology, was organized to consider, with staff members and other interested persons, some of the more difficult problems which we were handling. The aim in this committee was to make available to the workers such principles as the social sciences have developed for the interpretation and control of human behavior, and to bring to the University people the opportunity for first-hand contact with some of the more difficult situations which social agencies are handling. These meetings were held twice a month for a considerable length of time, and were very helpful to both groups.

Still another factor which helped to improve the type of work done by the organization was the Eisendrath Foundation. This effort at intensive case work helped to bring the need for careful planning in case work situations to the attention of the staff, and was very effective in bringing into the consciousness of the workers the dangers and possibilities of adequate relief. More will be said about this effort later on.*

A very important factor in the improvement of our work was the development of a better cooperative relationship between our organization and the Michael Reese Dispensary which began with Mr. Ransom's assuming charge of that organization the latter part of 1919. Not only was the quality of work done generally in the dispensary greatly improved, but the special needs of our organization were taken into consideration and special facilities were created for meeting them. The most important of these facilities was undoubtedly the Diagnostic Clinic established in 1920. The purpose of this clinic was to examine clients of the Relief Department thoroughly in order to discover such defects as they may have. The importance of this clinic to the organization can hardly be overestimated. Before the creation of this special facility it was possible for one of our clients to obtain conflicting diagnoses and recommendations from the dispensary. This had the effect of

*See page 175 ff.

undermining the confidence of the patients and the Relief Department workers in the thoroughness and efficiency as well as reliability of the dispensary. With this attitude on the part of our clients and workers it was impossible for us to be sufficiently certain of our ground to take a definite stand with people even though we and the dispensary suspected malingering. The diagnostic clinic changed all this. The thorough consideration which a patient received from the various specialists serving on the clinic, the opportunities for careful observation when necessary which the clinic developed, the preparation of a most careful social history of the patient which our workers prepared for the information of the clinic physicians, the inclusion in the clinic of a neurologist of excellent standing which made possible taking into consideration not only the physical but the mental factors as well, and finally, the clinic sessions, in which the physicians and social workers participated in the study and analysis of the problem, all made possible a pooling of resources for treating the Relief Department problem-cases such as was never before possible and such as few agencies of our kind enjoy. Not only did it mean that our chronic problem-cases received the best possible medical attention, but they received also the best possible case work because in order to present a problem to the clinic, the social worker was forced to a most careful study of the particular situation in order to be prepared to discuss the various angles of the case which were invariably brought out at the clinic session. These sessions in reality were case conferences of a very high order and were a spur to the individual worker and supervisor to do the best that was in them. The availability of this clinic also meant that the emphasis was shifted, as it should be, from bringing the best resources of the organization to bear on a particular situation at a time when it was still controllable instead of waiting until the situation becomes chronic, when attitudes are developed on the part of the client which make successful case work almost impossible.

The tangible result of this clinic and the improved work which it brought in its wake was that a great many of the most difficult problems which the Relief Department had handled for many years and which were the most costly from the standpoint of time, energy, and money expended, were solved with the aid of this clinic, and that the new

problems which came to the organization were handled more skillfully and adequately so that they were not allowed to become chronic. The moneys thus saved were used for the development of a better staff, more visitors were obtained of better education and ability. This meant a reduction of the number of cases per person with the result that better work was being done on the individual cases which meant in turn a greater financial saving to the organization. The full significance of this will be apparent when the work during the period of industrial depression will be discussed.*

Another clinic which has been of great help to us is the Children's Examining Clinic, established in the Dispensary. This clinic meant a shifting of emphasis in our work from the adult to the child. It was not infrequently that in our efforts to solve the economic problems in a given family we lost sight of the future by dealing only with the present problems presented by the adults, so that the children were overlooked. The Children's Examining Clinic called to our attention physical weaknesses in the children of our families, forcing thereby an effort to correct these deficiencies. This naturally meant a greater expense to us, but it was a paying investment for the future, because a great many of the situations which we are called upon to deal with are hopeless and the children are the only hopeful factor there. These children start life with tremendous social, physical and economic handicaps, and unless they be given ample opportunity to overcome these handicaps, we shall have not only an indigent population, which we are dealing with today, but the future generation will be dependent as well. This must not be, and it is only through intensive effort with the children that the future can be safe-guarded.

Unfortunately this clinic was discontinued by the Michael Reese Dispensary as far as the J. S. S. B. is concerned because of lack of funds. Our efforts to help the dispensary to secure more funds so that the service of this clinic could again be made available to us were thus far unsuccessful because the Jewish Charities could not afford the expenditure. In our humble judgment a very grave

*See Section 3.

and serious error is being committed in thus discontinuing this very important service.

Other clinics were established in the dispensary which were of great help to us in our work. But what was most important was the general raising of standards of work done by the dispensary. While there are still a good many problems to be solved in the relationship between the dispensary as our "family physician" and ourselves, their service to us has been so immeasurably improved as compared with several years ago, that we have every reason to hope for even greater improvement in the future.

Perhaps the most far-reaching and fundamental change during this period was the development of what we call, for the want of a better name, our Unit Plan. As already indicated, the study which we made of the work for the years 1915-1919 in order to answer the questions which the Associated Jewish Charities asked in response to our request for a larger appropriation, namely, why it was that our expenditures were mounting in the face of a declining case count, called to our attention some weaknesses in the organization with special references to our method of controlling our financial expenditures. Records of expenditures for the organization were kept in terms of cases. The inadequacy of the unit "case" is just as definite whether it is used to measure financial or social efforts. A "case" was a case whether it required one dollar or one hundred dollars, whether help was granted for a day, month or a year, just as there was no differentiation between cases which had one or five individual problems which required handling. With as inadequate a unit as the case was, no comparison was possible between the expenditures of workers or districts. Comparisons are indispensable for control and it was quite evident that before such comparisons could be made a more simple unit than the "case" would have to be evolved. To this problem we applied ourselves almost as soon as it was recognized, and it was not until September 1920, that a seemingly satisfactory solution was found. This solution consists of a scheme whereby each family requiring financial assistance is considered in relation to the kind and number of individuals which constitute the family. Twelve unites were devised, on the basis of cost, into which each family can be subdivided. This made possible a degree of control, especially in the more permanent cases,

which was never before possible. It made possible not only an accurate budgeting of each department, but of each worker. Our bookkeeping system was changed so that records of financial expenditures are kept by districts instead of for the organization as a whole, so that actual expenditures of departments can be checked against their estimates. Yearly and monthly comparisons can be made in terms of the organization, its various departments and the work done. But what was perhaps the most important result was the fact that it made the organization aware of the relation of financial expenditures to case work, to an extent which can hardly be imagined. The details of this plan will be considered when we come to consider the developments after 1921, since it was developed and applied during that period.

A less direct factor in the improvement of the work during this period was the better cooperation which we were able to secure from the other affiliated agencies. The spirit of co-working between the affiliated bodies of the Associated Jewish Charities was better than ever before. It is difficult to say whether this was due to the fact that the Associated Jewish Charities secured Mr. L. M. Cahn, a man who had the confidence of the community and the workers, as Executive Director, or whether the comparatively lighter years (1918-1919) enabled most of the agencies to take a calmer view of their situation. It was probably a combination of both of these that brought a general realization to all the agencies that each was but a part of a big community scheme, and therefore, must consider itself and its work only in relation to its function in the community. The atmosphere was clarified. There came into being a spirit of friendliness and eagerness to serve, which made working with the other agencies a pleasure.

In spite of the improvements indicated above there was a fundamental weakness in the organization which threatened to nullify the best efforts of the executive and the staff. This weakness consisted in the duplication of case work between the Relief Department and the Bureau of Personal Service. The division of work between these two organizations was illogical despite the fact that they were parts of the same organization—the Jewish Aid Society. Although each laid emphasis on a different phase of case work, both organizations were really concerned with

the problem of family case work. The only real distinction between them was the element of financial assistance which determined whether a case should be handled by one or the other organization. But even this line of demarcation was ineffectual because frequently situations requiring no financial assistance when first brought to the attention of the agency and therefore referred to the Bureau of Personal Service, would, in the course of the development, need financial assistance and would then be transferred to the Relief Department. Such transfer was naturally resented by the workers of the Bureau of Personal Service and was unsatisfactory to the workers of the Relief Department. This type of relationship was particularly hard and trying on the clients, because it required their readjusting themselves to **different workers, to different organizations, different policies and methods of work.** This procedure involved not only divided responsibility which never produces the best results but frequently required changing workers at the most crucial point in the case work, a time when established confidence and rapport between client and worker is of the utmost importance.

The same condition obtained in the Relief Department cases which required special handling, such as legal aid or National Desertion Bureau assistance. Such cases would frequently be turned over to the Bureau of Personal Service for handling, especially when financial assistance was not an important factor in the situation. Not only did this relationship militate against good case work because it made of the Relief Department just what its name implied and placed upon it the handicap under which most relief organizations labor, but it was directly responsible for the development of an unfriendly and contentious spirit between the workers of the two organizations.

The situation was generally known but somehow nothing that was tried to remedy it was effectual. The official Survey of 1918 outlined the difficulties and made certain recommendations but these did not seem to meet the situation, and no attempt was made to put them into effect. The conditions under which we worked were most unwholesome. Although the relationship between the two superintendents was most cordial and, although there was a real desire on their part to cooperate, the situation was such as to make effective work very difficult if not impos-

sible. Everyone, from the clerks and stenographers to the board members knew that the relationship between the two organizations was unsatisfactory and that there was a spirit of distrust and jealousy among the workers. Everyone also knew that some change was necessary and that it would have to come sooner or later. Just what the nature of the change is to be no one knew and various speculations were indulged in by the workers, particularly since everybody knew that the survey made specific suggestions for a reorganization.

Miss Low, Superintendent of the Bureau of Personal Service, had every reason to be dissatisfied with the relationship and was anxious to alter it. She considered that her organization was handicapped in being part of a relief giving organization and very properly thought that if the Bureau were separated from the Jewish Aid Society with a separate Board of Directors it could make greater progress. She accordingly formulated a plan whereby the Bureau of Personal Service were to become a separate organization directly responsible to the Associated Jewish Charities through a board devoting all its energies to the development of the Bureau. This plan was submitted to and favorably considered by the authorities in preliminary discussions. However, Miss Low was too able an administrator and too keen a social engineer not to recognize the danger in her plan when it was outlined to her by the writer. It could lead to but one of two results if it were put into effect. Either there would be developed two family case work agencies operating in the same field and therefore defeating their purpose as far as the good of the community is concerned, or there would be constant friction and animus between the two organizations, and it was by no means certain that both conditions would not obtain at the same time. It seemed quite clear that the only sound reorganization would be to combine both organizations into one, with one administrative head. The writer pledged that he would use all of his energies and influence in the promotion of this plan and offered to help her in every way possible in the reorganization if she would accept the general superintendency, even to the extent of remaining with the organization during the first six months after the change. However, Miss Low did not feel physically equal to the task and prevailed upon the writer to assume the responsi-

bility of putting the reorganization into effect and developing the type of an organization which she had dreamt of for many years. After days of discussion this was finally agreed to and Miss Low undertook to present the matter to the authorities. The plan was so sound that it commended itself to all. It was decided, therefore, to amalgamate the Relief Department and the Bureau of Personal Service on January 1, 1921, and Miss Low was to become Associate Director of the Research Bureau of the Associated Jewish Charities which would give her the opportunity for community work which she had been looking forward to for many years, in which capacity she remained until her untimely death in May of 1922.

PART II

SECTION 2

BUILDING A SOCIAL SERVICE AGENCY

General Problems and Developments after Amalgamation

January, 1921 to January 1st, 1925

Although the amalgamation between the Bureau of Personal Service and the Relief Department officially took place on January 1st, 1921, the physical change did not actually take place until April 1st, of the same year. The delay was helpful because it gave the staff members of both organizations an opportunity to become accustomed to the idea of one organization, and allowed for the development of attitudes of co-operation and mutual helpfulness. What was more important was the fact that during this time plans could be formulated for the reorganization so that we were not altogether unprepared for the problems which had to be faced later.

The plan for the new organization which was then conceived and which has served as a guide in the development since then, was that the Jewish Social Service Bureau, as the newly reorganized agency was called, should be a case-work agency with general departments doing the family case work, and that there should be such special departments as may be necessary to strengthen and supplement the work done by the case workers. These special departments were to handle special problems too difficult for the general departments to handle, either because of their inherent nature or because they require special preparation, unusual intensity, and continuity of effort not possible in the general departments because of the large variety of problems handled, and also because of the necessity for sufficient flexibility to handle emergency situations. It was also contemplated that the special departments should stand in a consulting and advisory capacity to the workers in the general departments on the problems requiring the

methods and techniques developed in the special departments.

There were at this time the following distinct subdivisions in the Relief Department: three districts in which the family case work was being done, each of these had a supervisor and four workers; a Visiting Housekeeping Department with one worker, a Self Support Department with one worker; a Supply Department in which were stored the supplies which were being given to the clients as material relief; the Clerical Department, including the Record Room, where the old, non-current records were kept,—the current records having been placed in the respective supervisors' offices during the previous year; a Bookkeeping Department which included the cashier's office; and a general interviewing room.

The Bureau of Personal Service had the following departments: A department which did the domestic difficulty work, which as a matter of fact, was family case work; a Legal Aid Department; a Mental Hygiene Department; a Boys' Department; a Juvenile Department (later the Girls' Department); a Clerical Department which cared for the clerical work including the records of the organization; a Statistical Department; an interviewing room and a Department for Institutional Visitation.

The first task that was tackled was to divide the city into five districts with four workers and a supervisor in each district, thus absorbing approximately 175 cases which were formerly handled in the Domestic Difficulty Department of the Bureau of Personal Service. An attempt was also made to draw a clear line of demarcation between the work of the various special departments and the districts, so that there would be no duplication of function. It was of course, clearly understood by everyone that all this was temporary and was merely to provide a working basis for the organization. In addition to this, the interviewing of both organizations was concentrated in one person.

The next problem was the combining and interfiling of records. When it is borne in mind that the two organizations had more than fifty thousand records and complaint cards and that a good many of these were duplicates between the two departments, some idea may be had of the task which the organization faced in interfiling. The records had to be identified and interfiled and current work carried

on at the same time. All of this was done without any extra help by workers, each of whom had more to do than could be expected in the normal day's work without any additional burden being thrown upon them. The loyalty, zeal and devotion to the common cause which every member of the Staff, both professional and clerical, displayed at this time was the best evidence of the unusually fine spirit which had been developed in the two organizations, and served to greatly encourage those who were responsible for the amalgamation.

It became quite clear as the work progressed that the new organization, if it were to become the type of organization which it was hoped it would be, required a completely new set of forms. Neither the forms of the former Relief Department nor those of the Bureau of Personal Service were adequate for the new organization because in effect the new organization was neither one nor the other nor yet a combination of the two. New methods of control had to be devised because of the size of the organization, a different set of policies had to be established and working arrangements between the various departments developed because of the complex nature of the organization. Had the workers been less patient than they were, they would have had ample cause to find fault with the progress and with the conditions under which they worked during the first six months of the amalgamation.

In line with the view which was held regarding the type of organization the J. S. S. B. was to be, it was aimed to concentrate on the districts and to develop their work and the necessary methods of control to as high a degree of efficiency as was possible under the circumstances. There was another reason which induced us to concentrate on the family case work and that was the fact that the case workers, particularly those among them who had the problem of financial relief to administer, were working under a great disadvantage because their work was considered as purely ameliorative and on a lower plane than the other forms of work in the organization. This attitude toward family case work, especially toward the so called "relief work," is or at least was at that time fairly general among social workers so that relief workers developed a sort of "inferiority complex." It was necessary in order to offset this attitude, to develop the case work to so fine a point

that the other workers would necessarily begin to look up to the case workers working with families as having a technique which is better than the technique in the special departments. Furthermore, it was quite clear that the family case work would always be the backbone of the organization because of the quantity of work to be done and also because this type of work is more likely to bring community censure when not well done, than were the other types of work which the organization was doing at the time.

It was evident from the first that if the organization was to develop properly it had to develop as many and as strong sub-executives, to handle the particular phases of the work, as was possible. This could be done only by giving them as much responsibility and even a little more than they could carry, but at the same time it seemed necessary to institute a system of control which would give the executive an accurate index of the quantity and quality of work that was being done.

As regards the qualitative phases of the work, it could not be hoped that the superintendent would ever be in a position to be in close and intimate touch with any very large proportion of the cases handled by the organization. But it was recognized, at the same time, that it was essential that someone other than those immediately responsible for the case work, should be in a position to review the case work as it was being done, and bring to it the objectivity and detached point of view which an outsider frequently has. We were fortunate in securing the services of a former district superintendent of the United Charities, who had also taught case work in the School of Civics and Philanthropy, and who became case reviewer in the organization. The case reviewer, acting also in the capacity of Case Consultant, was extremely helpful in raising the standards of work in the organization. The workers and supervisors accepted her comments, criticisms, and suggestions wholeheartedly, because they themselves were eager for as much light on the many problems which they faced, as could be given them.

From the quantitative standpoint the methods of control devised and instituted, were more immediate and accurate. The work of the organization was divided into two categories for purposes of control. One category related to the financial expenditures in the organization and

lent itself to the financial accounting. The other dealt with the service phase of the work and lent itself to the service accounting.

For purposes of financial accounting, all cases of the organization in which financial assistance was granted, were divided into two groupings: (a) regulars, such families as have been with the organization for some time, where the investigation has proceeded to the satisfaction of the workers and supervisors, and where a fairly definite plan for the treatment of the family has been arrived at; and (b) intermittent and emergency cases, such families as come to the organization from time to time, require temporary financial assistance, and in which the situation is being studied in order to determine upon a plan of action.

In the first group, because of their regularity and more or less prolonged treatment, the greatest possible care is necessary if the family is not to suffer from the effects of continuous relief. As outlined in the first part of this review, the effects of a more or less routine method of sending the remittances to the families had been observed, and a change of policy seemed essential. This was made possible by a plan which provided for a monthly review of the family situation by the workers and supervisors. In brief, the method is as follows.*

As is customary in all well established family welfare organizations, all family expenditures are based upon a family budget which is worked out by dieticians with regard to the minimum needs of dependent families. The organization, as indicated elsewhere, was using at this time the Nesbitt Budget for dependent families, published by the Chicago Council of Social Agencies. In accordance with this budget the members of families are all classifiable in twelve categories called units. Unit I stands for the man. Unit II stands for the woman or house working girl. Unit III stands for a boy at work. Unit IV stands for a girl at work. Unit V stands for a boy in high school. Unit VI stands for a girl in high school. Unit VII stands for a boy 12-14 in elementary school. Unit VIII stands for a girl 12-14 in elementary school. Unit IX stands for children 9-12. Unit X stands for children 6-9. Unit XI stands

*A detailed description of the method will be found in a study to be published by the Jewish Social Service Bureau in the near future.

for children under 6. Unit XII stands for a man incapacitated.

The various items entering into the family budget are calculated for each of these units, and in this way a fairly standard and uniform expenditure per unit is arrived at. Because of the danger of using any budget too strictly, certain items known as "non-budgetary items" are allowed as "extras" on each of the budgets, and it is here that the workers and supervisors can deviate from the fixed schedule and make allowances for the differences in various families. The classification of the various family members into well defined units with uniform expenditures for each of these units, with the non-standard items as "extras," has made possible a degree of control never before realized. First of all, each of the workers in the organization handling relief problems, is required to submit a budget at the beginning of each month for the needs of her regular families during the coming month. This means that each of the workers is obliged to go over with the supervisor the situations in each of her families every month, which in turn necessitates a re-canvassing of the sources of income monthly; at any rate it brings the problem of the relief expenditures for the various families into the worker's consciousness, which in itself is a desirable thing.

The estimates submitted by the workers make possible various comparisons and studies as to the extent of expenditures in the various districts and sections of each district, which are very helpful for purposes of control. They make possible monthly and yearly comparisons of the same items for the various districts and the organizations as a whole. In addition to this, these estimates make possible comparisons between case counts and expenditures, due regard being paid to the structure of families. On the basis of these reports also, it is possible to compare the estimates submitted by the sections and districts. As a result of all this the superintendent receives about the middle of each month a series of tables which are a fairly accurate index of the financial expenditures in the organization in relation to the work done. After three years' experience with these tables it is now possible to say that there is a very high degree of positive correlation between the quantitative and qualitative work of a given department. Not only is the ratio between expenditures and case counts fairly con-

stant, but deviations beyond a certain point, somewhat similar to the standard deviation, are a fairly accurate index of the quality of the case work done in the given departments.

As previously explained, the "regular" cases because of their more permanent nature, lend themselves to control much more readily than do the "intermittents" and "emergencies." Although the same budget with some minor modifications is applied to this latter group, they are nevertheless not nearly as expensive as are the regulars. In fact the average cost of intermittent families is approximately three-quarters of that of regular families.

Because of the greater degree of control available for regular cases, it might be suspected that visitors and supervisors would consciously or unconsciously refrain from establishing regulars in order "to make a good showing." This would be, obviously, unfair and unwise, and would, if it were generally practised, seriously effect the reliability of the device as a means of control besides being most injurious to the family because it would keep from it necessary funds. The only method for controlling this, thus far devised outside of a case review, is to list the expenditures on each of the intermittent families. Where any regularity of expenditures appears for any considerable length of time, the worker and supervisor are asked why the given family is not on the regular list. To the credit of the staff be it said that one such study which was made for a period of a year and six months has shown not one family which was kept from the regular list when it should have been placed there.

It may be argued that methods of such strict accounting might tend to mechanize and routinize the case workers. To this argument it can only be countered that the actual processes of budget making differ in no essential respect from those in vogue in any responsible organization; that all family expenditures are based upon some arbitrary units whether they are five or twelve, and that without some system of adequate control the workers, because of the constant pressure under which they work, are bound to become lax in their thinking and action with the inevitable results of the families suffering either because of too little or too much relief-being sent in. **The method described enforces a rigid adherence to standards, accepted by the or-**

ganization as a general policy, but allows for conscious deviation on the part of the workers and supervisors which is as broad and liberal as in any organization, at the same time it recognizes and takes advantage of the psychological fact, that accounting for one's actions tends to make one much more careful and deliberative.

Parallel with the financial reports which the workers and supervisors submit monthly there are service reports which are used for the purpose of service accounting.

Thus far it has not been possible to develop a method of control for service to any degree comparable with the control over the financial expenditures. Here the element of individual difference on the part of worker and client enters to a much greater degree than it does in the financial requirements of families in so far as the ability of the organization to meet them, is concerned. There are three concepts which have thus far been used in social agencies for the purpose of accounting for service on the part of professional staff. These are in terms of: (a) cases handled, (b) visits made, and (c) problems dealt with.

(a) The "case" as a unit for service accounting* is no more satisfactory than it is for purposes of financial accounting. A case may be one in which there is one individual, or twelve or more individuals. It may be temporary and it may be permanent. It may require one visit or scores of visits. With the "case" as a unit of accounting no insight is gained into the nature and difficulty of the task confronting the case worker, nor is it any index of the amount of effort which the social worker puts forth in the handling of the "case." At the present time there is no definite knowledge as to whether a case worker should handle ten, or fifty cases, nor is there any information available as to whether a supervisor should be expected to handle 100 or 200 cases, nor is any progress likely to be made in this regard so long as the unit of accounting remains as complex and involved as is the term "case."

(b) The term "visit," while simpler than the term "case," is nevertheless no more satisfactory than is the term "case." Visits differ in their quality and duration. Visitors differ in their intensity, in the directness of their approach, in

*The unit for accounting should not be confused with the unit for the case work process itself, in which the *family* must be the unit for study, planning and effort.

their planfulness for visits, and in their ability to make their visits count. Information was kept for about two years as to the number of visits per day which the visitors made, and on the basis of this information we are fairly safe in saying that this cannot be used as any criterion or accurate index to the work of the visitors. At best it can be used as a sign to the executive that things are not well when the number of visits made by a visitor deviates materially from the average (see Table 1). In several instances the reports on visits were the first indications that a worker was falling very much behind in his work. A study of his work invariably disclosed that not only was it poor in quantity, but also in quality, so that remedial measures were taken. Aside from being a "danger sign" it is likely to have very little value so long as there is not a greater differentiation of the types of problems which the visits are intended to treat.

(c) The "problem" seems to be the simplest and most elementary unit thus far conceived. Because of the dissatisfaction on the part of the executive and staff of the Jewish Social Bureau with the current methods of accounting, a number of problems were listed and defined for the purposes of classifying the cases handled in the various departments, at the same time providing a set of concepts which should indicate something of the nature of the situation which the case presented and the treatment which it required. These problems, 40 in number,* were used for the purpose of analyzing the case work situations which came to the attention of the workers. A visible index card was devised which provides an opportunity for signalling these problems, and for recording such changes in them as come to light either because of treatment or further investigation. This card also provides space for recording the types and frequency of visits so that the supervisor has before her a graphic picture of the situation which the case worker is handling in terms of fairly fundamental concepts. This card, when properly used, will give a fairly accurate indication of the intensity and distribution of the work as it expresses itself in the various types of visits made in the case work procedure. The visitors and supervisors report

*See pages 201, 202, and 209 for problems and definitions used in the family case work districts.

TABLE 1

DISTRIBUTION OF VISITS PER DAY
BY MONTHS - DISTRICTS AND SECTIONS

		1923																1924																AVER	MEDIAN	MODE		
	SEC	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	
DIST 1	SECA	43	39	39	40	38	34	31						33	37	37	38	35	50	38	47	36																
	B	40	37	38	53	-	38	-						31	41	40	31	30	49	32	37	32																
	C	-	-	30	32	40	44	40						35	39	35	34	31	42	34	44	-																
	D	33	33	32	33	39	37	37						37	33	32	31	30	36	23	44	44																
	E	-	-	-	-	-	-	-						-	-	-	-	-	-	-	-	-																
DIST 2	SECA	24	34	13	31	40	41	31						75	62	22	28	28	28	42	32	31																
	B	31	31	34	29	29	22	-						30	23	34	-	-	21	27	26	24																
	C	33	25	30	33	43	32	29						41	35	32	31	42	40	38	42	35																
	D	36	26	29	24	35	33	21						30	34	36	-	29	35	55	49	-																
	E	-	-	-	-	-	-	-						-	-	-	-	43	35	32	32	29																
DIST 3	SECA	44	52	42	39	42	45	36						42	31	39	31	36	44	21	-	30																
	B	46	52	56	55	43	61	50						37	29	24	32	33	37	45	46	33																
	C	45	45	42	37	52	45	43						40	37	43	41	41	40	40	41	30																
	D	66	73	59	57	53	34	40						42	34	55	48	63	61	56	64	57																
	E	-	-	-	-	-	-	-						-	-	-	-	-	-	-	37	35																
DIST 4	SECA	47	43	47	31	36	43	35						33	31	47	44	41	50	52	36	34																
	B	41	62	37	28	47	40	32						50	38	37	42	30	42	24	60	34																
	C	43	48	46	56	61	29	27						42	35	64	32	42	40	42	52	44																
	D	37	47	43	51	46	45	44						37	50	45	52	48	41	45	44	56																
	E	34	45	43	45	34	-	-						23	34	56	54	16	28	30	24	33																
DIST 5	SECA	38	45	33	38	44	42	-						38	33	31	22	30	34	32	39	41																
	B	48	45	44	40	16	31	28						22	32	35	37	34	36	41	-																	
	C	24	44	40	47	46	41	40						47	37	28	31	10	-	32	49	50																
	D	-	25	27	33	33	30	30						31	35	30	26	25	61	33	49	56																
	E	-	-	24	56	51	58	54						49	46	52	57	62	50	56	54	29																
AVERAGE		39	42	38	40	41	39	36						38	36	39	37	35	41	35	43	38																
MEDIAN		39	43	38	38	42	41	35						37	35	36	32	30	40	35	44	34																
MODE		43	45	43	43	43	46	36						32	37	37	37	30	48	32	38	34																

SPECIAL DEPARTMENTS

BOYS DEPT	SECA	37	34	29	26	27	32							28	34	34	38	36	19	32	36	52																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							</
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* VACATION MONTHS

to the executive office each month the kinds and numbers of problems which they handle. This information is then tabulated for the purpose of comparison along the same lines as in the case of the financial information. Such problems as are indicative of financial expenditures are correlated with the expenditures so that trends and tendencies may be studied.

While we feel that in the "problem" we have a more elementary and fundamental unit than was heretofore available, we feel also that we have not as yet fully developed the control which this unit makes possible. The "problem" as a method of service accounting was introduced sometime in 1922. It took the workers about six months before they acquired the necessary ease and facility for analysis and treatment of their case work situations in terms of these problems. All of us feel that as far as we have gone with this method, it has proved invaluable because of the more accurate and careful analysis of case work situations which it has fostered on the part of the workers. It has also given the supervisors a considerable degree of control of a rather informal kind through the visible index.* Administratively, however, comparatively little has been done with this body of material.

At the time that this method was first introduced into the organization it was believed that there is a cause and effect relation between certain problems. Also, that certain problems will be found, upon careful analysis, to be associated with certain other problems. Furthermore, that some problems are relatively more simple and yield more readily to treatment than others. The determination of these relations seems to us just as essential for the development of a scientific basis for social case work as is the knowledge of the relation of diseases to each other and their relative degree of morbidity for medicine. In other words, if case work is ever to become more than a common sense, trial and error method, and if its technique is ever to be based upon principles determined by scientific procedure, then

*It should be pointed out that great caution was exercised so as not to make the compilation of this information an end in itself, and that the aim was to make the methods simple in order not to consume too much of the time of the workers. Inquiries were made of the workers from time to time and it was found that no more than two to four hours a month was required for any worker to compile her reports.

case workers must use methods similar to the ones which other techniques are using. They must analyze the complex situations even as the chemist analyzes his compounds and the physician analyzes pathological situations, which he undertakes to treat, into their respective elements. Once this is done, the case worker will have materials which will lend themselves to the method of science and he will be able to study, classify, and discover the relation between the various elements. That these relationships can be ascertained only through most careful study and experimentation goes without saying.

Accordingly, we are now engaged in studying the materials accumulated during 1923 in approximately 800 cases which were handled and closed during that year. The study is being made by Dr. Erle F. Young, formerly of the University of Chicago and now of the University of Southern California, with the direction and help of the writer. We are not able to say, at the present time, just what this study will reveal. We are aiming at as critical and as objective an evaluation of the methods of control in the Jewish Social Service Bureau as is possible, and to determine whether these methods, including that of service accounting, have any permanent value, and whether they should be developed.

No amount of statistical control can be effective unless the people who are applying it and whom it is designed to help and guide remain with the organization long enough to profit from it. Those who have been concerned with the problem of staff, whether in social service or in other fields of human endeavor, have long since recognized the tremendous cost of large turnover. Various industries have spent countless sums of money in studying the cause, effect, and costs of turnover. Various methods of reducing turnover have been tried out in industry, and millions of dollars are spent annually in combating this destructive influence in all human enterprise. Social service is no exception to the rule. As a matter of fact, because of the conditions prevailing in social service, the low salaries and comparatively low status of the social work as compared with other professions, a large percentage of turnover which is detrimental to the best development of the work prevails. If the comparatively standardized operations in industry suffer from turnover because of the time it takes to teach new workers these processes, simple and standardized as

they are, how much more costly must it be in social service, where standardization is unknown and perhaps not possible for a great many years to come; where each case is handled on its own merits and with little regard to previous experiences, and where the situations which the case worker is called upon to deal with are as complex, as intricate and delicate as can only be imagined?

Social work has thus far not developed a method for teaching its processes to new workers with any degree of effectiveness, and comparatively little transmittable material is available at the present time. The case worker is, to a very large extent, thrown on her own resources. At best, she has the guidance of a more experienced supervisor who has her intuitions and experiences, which may or may not be valuable, to guide her in training the novice. The writer believes that it is not too much to say that a new worker coming into case work is not of real value in the first year or two although she may be handling thirty or forty or fifty families. When, in the light of the above, the large percent of turnover in social service agencies is borne in mind,* it must be clear that here is a source of danger and a reason for ineffectiveness in social service which may well threaten its best development besides being most injurious to the people to be served.

One of the most important problems, therefore, which the organization faced was the stabilization of the staff. It was fully realized that many of the members of the staff did not have the preparation and equipment, nor the ability which constantly advancing standards in social case work demanded. On the other hand there were persons who had a great deal of experience and who, if given opportunities for study, would develop so that they would be more valuable than young college graduates who might be gotten to take their places. There were then two phases to this problem: The first was to supplant those members of the staff who did not have the necessary qualifications and capacity for development with persons of training and ability who would accumulate experience which would make them valuable, and secondly, to bring to the older workers, particularly the supervisors, such opportunities for study as they could take advantage of.

*See Tables 2, 3, 4 and Chart II, pages 54 and 55.

TABLE 2

TURNOVER OF PROFESSIONAL STAFF# OF J. S. S. B.

For The Years 1920 to 1924 (Inclusive)

Year	Base		A		S		a		Total Profes- sional Turn- over		Probationers Turnover		Net Turnover*	
	B ¹	B ²	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1920	13	15	6	40	4	26.6	2	13.3	4	26.6	2	33.3	2	13.3
1921	27†	34	17	50	10	29.4	7	20.6	10	29.4	3	17.6	7	20.6
1922	34	38	21	55.4	17	44.8	4	10.5	17	44.8	4	19	13	34.2
1923	38	41	23	56	20	48.8	3	7.4	20	48.8	3	13.1	17	41.3
1924	41	45	15	33.3	13	28.8	4	9.8	13	28.8	3	20	10	22.2

B¹—No. of Positions at First of YearB²—No. of Positions at End of Year

A—No. of Persons engaged during Year

S—No. of Persons leaving during Year

a—Increase in Staff

P—Probationers leaving

#—Exclusive of Executives and

Sub-Executives

† —Increase due to amalgamation of

Relief Department and Bureau of

Personal Service

* —Exclusive of Probationers

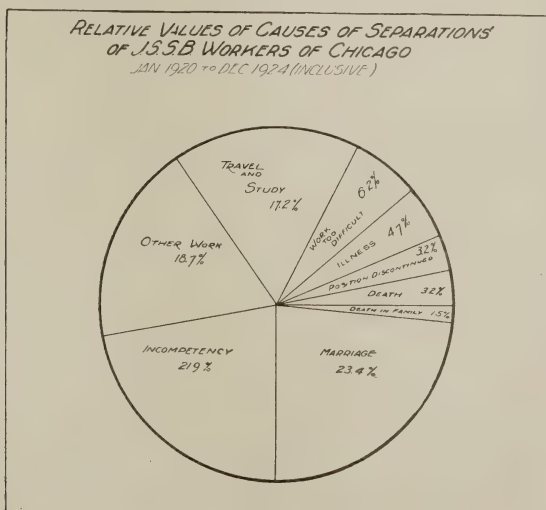
TABLE 3
PERCENTAGE DISTRIBUTION OF SEPARATIONS
OF STAFF MEMBERS OF THE JSSB OF CHICAGO BY CAUSES
— JAN 1920 TO JAN 1925 —

YEAR	MARRIAGE		OTHER WORK		INCOMPETENT		TRAVEL STUDY		WORK TOO DIFFICULT		ILLNESS		RELIGION DISSENT'D		DEATH		DEATH IN FAMILY		TOTAL	
	no.	%	no.	%	no.	%	no.	%	no.	%	no.	%	no.	%	no.	%	no.	%	no.	%
1920	1	25			3	75													4	100
1921			1	10			4	40	1	10	1	10	2	20	1	10			10	100
1922	5	29.4			5	29.4	2	11.25	2	11.25	1	5.9			1	5.9	1	5.9	17	100
1923	5	25	8	40.	3	15	3	15.	1	5									20	100
1924	4	30.8	3	23.1	3	23.1	2	15.4			1	7.6							13	100
TOTAL	15	29.4	12	18.7	14	21.9	11	17.2	4	6.2	3	4.7	2	3.2	2	3.2	1	1.5	64	100

TABLE 4
SUMMARY TABLE OF LENGTH OF SERVICE IN YEARS OF
PRESENT STAFF UP TO AND INCLUDING DECEMBER, 1924

10 years or more.....	6
Less than 10 years and more than 8 years.....	9
Less than 8 years and more than 6 years.....	12
Less than 6 years and more than 4 years.....	18
Less than 4 years and more than 3 years.....	24
Less than 3 years and more than 2 years.....	32
Less than 2 years and more than 1 year.....	49

CHART II



Various attempts were made to interest young people in the universities in the middle west in social service as a profession by establishing contacts with the faculties in the social science departments. Scholarships were made available at the University of Chicago for junior and senior students, and every possible effort was made to secure people of good training for the work. An interesting fact which appeared rather early in the attempt at raising the standard of workers was the observation that such people as prepared themselves for social service by taking a course of study leading to the profession of social service represented the most stable element among the workers. Obviously it is more difficult for persons who have prepared themselves for social service to leave the profession than for college graduates who merely "drifted in." With the former group it is known among their friends that they had prepared for social service. To leave it is to change their profession, a thing not so very easy because it is naturally assumed that either the person made a mistake in selecting the wrong profession, or he is incompetent and inefficient and not adaptable to the work. Whatever the excuse for leaving, it is not conducive to improving the status of the person in his group if he leaves the work after specifically preparing for it. With the others, however, it is not nearly as serious. Rather can they boast of a certain amount of adventuresomeness in going about from field to field and "tasting" of what each has to offer before finally settling down. In addition, the social service school serves as a selecting medium since students have an opportunity to test themselves before actually entering the work. In this way the schools of social work serve to reduce the turnover and save the agencies the cost of training people who are unsuited for the work. As soon as this was realized a premium was put upon specific training for the work and we made it increasingly more difficult, as the availability of trained persons made it possible to do so, for any one to enter the organization without a definite pledge as to length of service. Finally, it was possible, in 1922, to insist upon a probationary period of three to six months and a pledge for a subsequent service period of at least a year and a half. This insured the organization of at least two years of service for each worker taken in and what was more important it served to keep out persons who were not

serious in their desire to engage in social work. While this was not always adhered to by the workers, they were held to it insofar as possible with the exception of cases of illness, marriage, or other reasons beyond the control of the worker. Fortunately it was possible to increase the salaries of the workers so that although they are still far from being adequate, they are much nearer being a "living wage" than ever before. It may be definitely stated that in the two years since the inauguration of these policies the staff has been stabilized to a very considerable extent, and such changes as take place now, are usually for the improvement of the service.*

The problem was more difficult with regard to the older workers who had not had the necessary training for social work but who, as aforementioned, possessed the necessary ability and in addition had accumulated considerable practical experience, thus making them invaluable to the organization. Gradually, as more and more workers of training came into the organization a rather interesting though unconscious conflict was observable. Here, on the one hand, were young people recently out of college with the confidence and exuberance of spirit which young college graduates frequently possess, who were, in a measure at least, a challenge to the older workers. On the other hand, the latter felt that "these youngsters" may have more learning, but are "children" in experience. What was much more serious was the fact that the older workers were not very encouraging to the younger people because the insistence upon training tended to lower their own status. Accordingly, they unconsciously deprecated such few attempts as the younger workers would make to use and apply the concepts and theories which they learned in their social science courses. Nor could the younger workers withstand the onslaught of experience. They were forced to admit that their inexperience was a serious handicap and that it resulted in their being ineffective in the work. Gradually they accepted the line of least resistance and adopted the methods in vogue in the organization.

This was a serious situation because it tended to nullify the benefits which might come to the work because of the better trained workers. Obviously if the problem were to

*Cf turn-over in 1924 with 1922 and 1923, Table 2 p. 54.

be solved the solution lay in offering special educational facilities to the more experienced workers. This would not only eliminate the reason for the conflict as noted, but would result in making the older workers even more valuable to the organization than they already were. Because of their experience and maturity special courses seemed advisable for this group and we induced Professor Burgess of the department of sociology of the University of Chicago, to work out a course of study for the supervisors, so that they might get the benefits of the latest discoveries and formulations in social science. The course as developed, although called "Applied Sociology," was designed to bring to the workers the concepts developed in psychology, sociology, psychiatry, and psychoanalysis, so that they could familiarize themselves with the terms and methods of analysis which these disciplines employ. It was expected that this would result in better case work thinking and would incidentally bring about a greater homogeneity of educational background between the younger and older workers than was the rule. This course was given for 24 weeks, and although the workers could not give the time and energy to it to get the maximum benefit from the course, it nevertheless had considerable effect on the work of the organization. Gradually because of this and other educational efforts, a more scientific terminology came to be used and a more receptive attitude was developed on the part of the entire organization toward training. As the older workers obtained greater facility in the use of the concepts, they were naturally more at ease with them and were less hostile to the younger workers in their use of them.

Various other attempts at improving the standards among the workers were made. Workers were encouraged to take courses in the Extension Department of the University of Chicago in so far as this was possible. Standards of case work and case recording were developed by committees appointed from among the workers. One such committee attempted to prepare an outline for the study of the personalities of clients presenting unusually difficult behavior problems. This outline was later developed by the chairman of the committee with the help of the entire organization, and has become the means of training new workers in the intensive study of family and personality

difficulties. It has been a very important factor in bringing to the staff a realization of the need for careful and accurate thinking and investigation in case work problems.

Case workers, during the last few years, have realized the importance of a knowledge, on the part of the case workers, of the cultural backgrounds of the people with whom they deal. This is particularly necessary on the part of case workers dealing with Jewish clients because of the definite and differentiated culture of the Jewish people. The recognition of this need is general among case workers, Jewish and non-Jewish, and was partly responsible for the National Conference of Jewish Social Service initiating the organization of a National School for Jewish Social Service. In our own organization the realization of this need gave rise to a series of lectures given by Dr. Alexander M. Dushkin, Director of the Bureau of Jewish Education. His lectures on "Jewish History," and "Ghetto Culture, and its Influence on Contemporary Jewish Life," were attended by practically the entire staff, and were greatly appreciated. The hope was frequently expressed that more of this type of knowledge may be made available to case workers dealing with cultural groups.

At the time this is written (December, 1924), the majority of our professional staff consists of university graduates. A considerable number have done graduate work in the social sciences. There are representatives in our organization of most of the universities throughout the country, but especially those in Chicago and the middle west. The University of Chicago is naturally represented by the largest number. Seventeen members of the staff being graduates of the University, with a very much larger number having done special work there at one time or another.

SECTION 3.

DOES ADEQUATE SOCIAL WORK PAY?

An Attempt at a Financial Evaluation of the Work Done

The question will naturally be asked, what has all this availed? What were the effects of all these efforts at maintaining and improving high standards of case work on the work itself? What definite and concrete evidence is there that good case work is a worth while investment on the part of the workers and the community?

It is much more difficult to answer these questions than to raise them. A large portion of social work, its effects and its beneficent results, must be taken for granted because criteria have not as yet been developed which can measure, with any considerable accuracy, the savings which accrue to a community because of wise social work programs, nor do we know, on the other hand, the cost to communities which the lack of adequate social work brings in its wake. A certain amount of imagination is required to visualize communities in relation to the necessary social work programs. Clear as the relation may be between the lack of constructive recreational and educational facilities and juvenile delinquency, an enormous amount of educational work must be done before private and public bodies are ready to undertake the creation and the development of the necessary facilities.

It is almost impossible to evaluate social case work, or the lack of it, in terms of what it means to those whom it is to serve. Not only is it difficult to interpret family case work to a lay community, but social workers themselves have not as yet worked out an acceptable means for interpreting and evaluating the results of their work. "Rehabilitation" is a term frequently used by social workers and interested lay persons in discussions of case work. But no two persons are likely to agree as to what "rehabilitation" means and when a person or a family may be said to be rehabilitated. Standards of case work differ just as standards of living differ. What may be acceptable work from the standpoint of rehabilitation, to one social worker, may not be acceptable to another because "normal living" has not been clearly defined and no evaluation in definite terms has as yet been arrived at. Norms have not as yet been de-

veloped which would be acceptable to all those interested in judging the results of social work.

Were it even possible to arrive at norms which could be used as criteria for measuring the results of social case work in terms of normal living, the question would naturally arise as to the innate capacities of the clients of the social agency which are to be rehabilitated. Not all persons or families can be brought up to the same degree of normal living. What may be a very high standard for one family may be very low for another; whereas in one family the case worker may be aiming at a re-establishment of former living standards which were deviated from because of a particular crisis or series of crises, in another family the aim of the social worker may be entirely different because the standards in that family were always so low that nothing can be done unless the standards themselves are raised.

A concrete case may serve to illustrate our meaning. Sarah, a shop girl, the daughter of poor parents, married while quite young, Abraham, a machine operator, so that she might escape the monotony and drudgery of her home and shop. Not having had any education, training or experience in home making, she has not made a very good home for Abraham. The home was poorly kept, the food poorly prepared, she and the children were always unclean and unkempt, and in general the home was such as not to develop the best that was in the members in the family. The situation became even worse when after several years their family became quite large, it being enlarged by an additional member each year. This added work and worry to Sarah's already too heavy burden. It is not difficult to imagine the outcome. The husband's earnings could not keep pace with the increase in his family. His work became harder, the care and attention which he received from his wife became less and less, the children because of their lack of training, were an ever-increasing source of worry and aggravation until he broke down and was sent to a sanitarium. Now comes the social agency. The question is what should be the aim of the social agency in this family. Should it be rehabilitation? If so, to what degree shall we rehabilitate it. There never have been any acceptable housekeeping standards in the home. The children were never properly trained since neither the father nor the

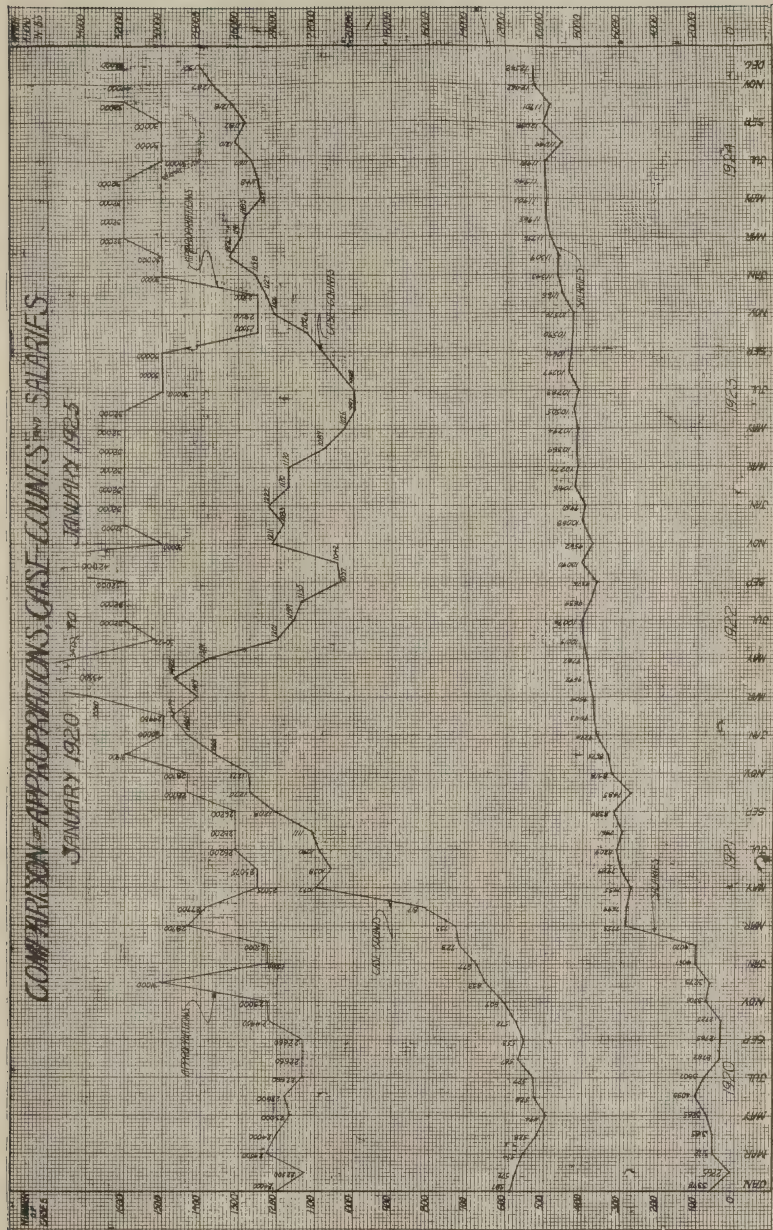
mother knew anything about training children. If the situation is to be relieved at all a process of education must be started which should result in bringing to this family a higher set of standards and ideals. This process can hardly be said to be rehabilitation because rehabilitation means a bringing back to a former status or a former status re-established. The process necessary in this family is one of education or "habilitation," if we may coin the word.

In the light of the above, how can we indicate, without giving a complete picture of the families with which we deal, what our work consists of and what the results are which we achieve. Nevertheless, it is quite clear that unless some way is found in which social work may be presented to the communities at large so that they may understand the need for it and its possibilities, little progress will be made. Two methods for so doing are now available. One of these is to relate case by case, describing the situations which the social agency finds, the means which it employs to adjust the difficulties, and the results which it achieves, so that those few in the community who are genuinely interested in the human problems which a social agency deals with, may have the material for spreading the gospel of social service among the rest of the community who have neither the time nor the inclination to keep themselves intimately informed. The second method is to present through statistical data, which must be more or less arbitrary, such results as are measurable in quantitative terms. Neither method can stand alone. They are complementary to each other. In this section the latter method will be used because of the limitation of space, and it is hoped that in a more detailed study, previously mentioned,* which is now being made of the work of the organization, a picture may be presented of the qualitative aspects of the work of the organization which will round out the following statement.

As already indicated, the quantitative aspects of the work of the organization can be best described by relating the financial expenditure for the entire organization to the case count which the organization has handled during the period. Chart III compares the total case count handled by the Relief Department and later by the Jewish Social

*Page 52.

CHART III



NOTE:—Peaks in “Appropriation” (Dec. 1920, Dec. 1922 and Nov. 1924), are due to special appropriations to meet existing deficits.

Service Bureau for the period of January 1920, to December 1924, with the financial expenditures for the same period. It will be noted that whereas the case count rises to a point where it is more than three times as high as in April 1920, the expenditures increase only slightly and are, on the whole, fairly stationary, such increases as appear being accounted for by our assuming new responsibilities from other organizations. Startling as this comparison seems, it becomes even more interesting on further analysis. We had an opportunity to make this analysis in May 1922, when the President and Superintendent of the Jewish Social Service Bureau were invited to appear before the Board of Directors of the Associated Jewish Charities to explain the work and accomplishments of the Jewish Social Service Bureau. A number of special studies were made for this occasion and the results of these studies were charted in order to present graphically some of the more outstanding financial achievements of the organization up to that date. The last figures available at that time were for March 1922, and these were compared with the figures for the same month in 1921 and 1920, with astonishing results.

It was found, for instance, that whereas the number of cases not requiring financial assistance,¹ handled by the Bureau in March 1922, increased 175% over the same type of cases in March 1920, (784 cases as compared with 284), and whereas the number of cases requiring intermittent and emergency relief² increased 199% in March 1922 over March 1920, (305 in 1922 as compared with 102 in 1920), this tremendous increase in work was carried with only a very slight increase in appropriation from the Associated Jewish Charities, approximately \$3000 or less than a 10% increase in funds. In other words, the J. S. S. B. handled almost 200% more work in March 1922 than in March 1920, with an increase in funds of less than 10%. This phenomenal showing seemed even more remarkable when it was found that the organization spent about \$1200 out of this increase, on the increased rents alone, because our rent expenditures increased about 25% during this period, the rent per family having increased 47.4%.³ In addition to this there was an increase in staff of about 25% so that the

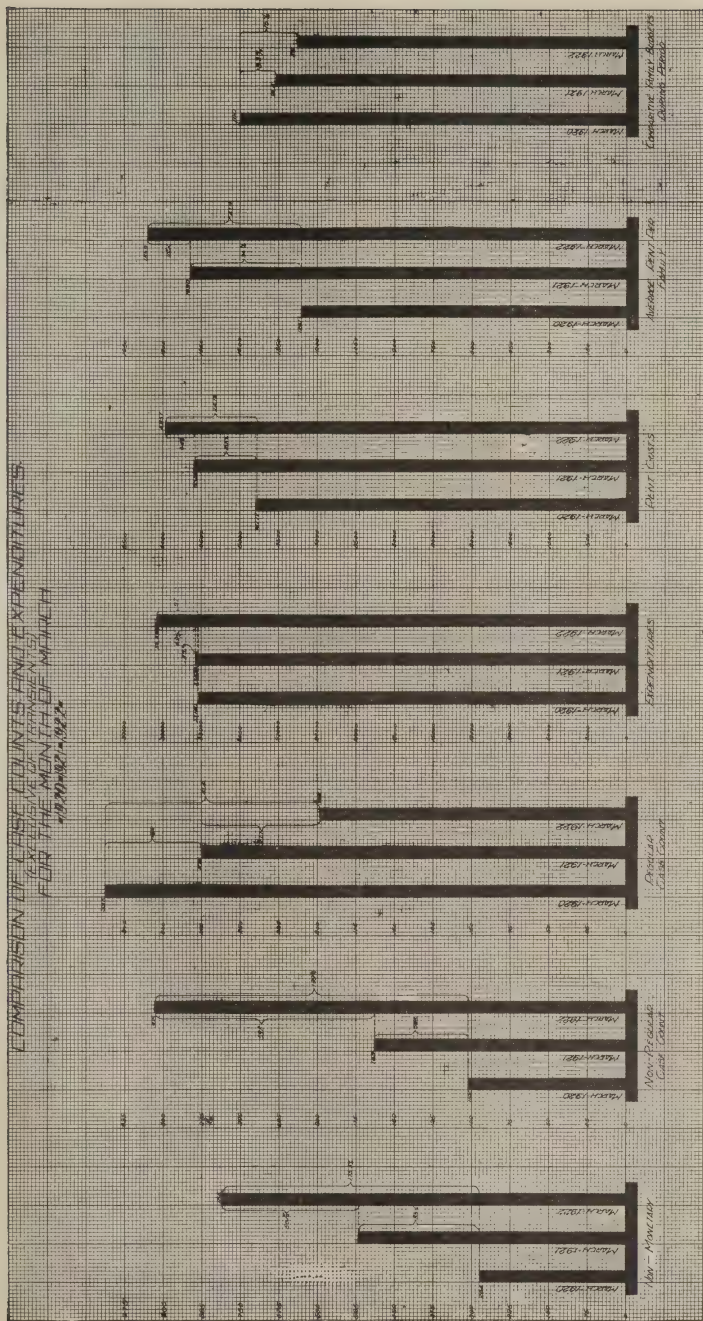
¹ Non-Monetary Cases.

² Non-Regular Cases.

³ See Chart IV.

CHART IV

COMPARISON OF CASE COUNTS AND EXPENDITURES
(EXCLUSIVE OF TRANSFERS)
FOR THE MONTH OF MARCH
1920-1921-1922



Scale: one
large sq. =
75 cases

Scale: one
large sq. =
25 cases

Scale: one
large sq. =
25 cases

Scale: one
large sq. =
\$2500

Scale: one
large sq. =
\$5.00

Scale: one
large sq. =
\$1.50

Scale: one
large sq. =
10%

cost of staff to the J. S. S. B. in March 1922, was about \$2500 higher than in March 1920. The increased cost of staff and rent more than offset the additional appropriation from the Associated, so that no more money was available for increased work in March 1922 than in 1920, so far as actual appropriation of funds was concerned.

There were three factors which could account for this showing: first, there was a very large decrease in the regular or pension cases which are the most costly cases to the organization,—a decrease of 41% ;* secondly, there was the increase in staff during this same period which made the above reduction possible; and thirdly, there was a 15% reduction in the budget in January 1922 because of a corresponding decrease in the cost of living at about that time.

In further analyzing the factors it became obvious that the most important single factor which made it possible for us to carry this very large increase in work with the small increase in expenditures was the saving which we were able to effect on the regulars. We therefore proceeded to study the trend of our regulars. Chart V compares the trends of the total case count and the regular case count during the period. (In calculating the total case count for this purpose, we deducted the Bureau of Personal Service case count which consisted of non-relief cases, and, in this deduction, allowed for the same rate of increase in this group of cases as took place in the general case count of the organization.) This chart shows quite clearly that whereas the general case count was constantly increasing, the regulars decreased continuously from about December 1920, when our unit system with the consequent control over the regulars was put into operation.

We here indulged in what, we hope, is a pardonable bit of speculation. We calculated the relation of the regular and pension cases of the old Relief Department to its total case count for the period of January 1918 to October 1920, and found that the ratio was about 58, or that out of every 100 cases in the Relief Department, approximately 58 were pension and regular cases,** the remaining 42 being emergency relief and non-relief cases, or as the latter were then called, service cases. Applying this ratio to the case count for each month between January 1, 1920 and April 1922, we

*See Chart IV, page 65.

**See Chart VI, page 70.

get what might be called an interpolated regular case count. This interpolated case count, when plotted, follows the same outline as the total case count for the same period.* This, then, might have been the regular case count if we had not concentrated on this group of cases. Nor is this an unreasonable assumption because it is altogether possible that if the old pension method would have prevailed at this time, the case workers, working as they did during this period under enormous pressure,** would have taken refuge behind the device of putting families on the pension list. The cost of this probable regular case count was next calculated on the basis of the average cost per regular, and compared with the actual expenditures for this group of cases. The saving appeared as about the same in amount as was spent on these cases — approximately \$240,000.* In order to be most conservative we calculated what this cost would have been if the regular case count would have remained as of December 1, 1920 when the reduction began, with the result that even with this extremely conservative method of calculation the saving on this group still appears as approximately \$115,000 between December 1st, 1920, and April 1st, 1922.*

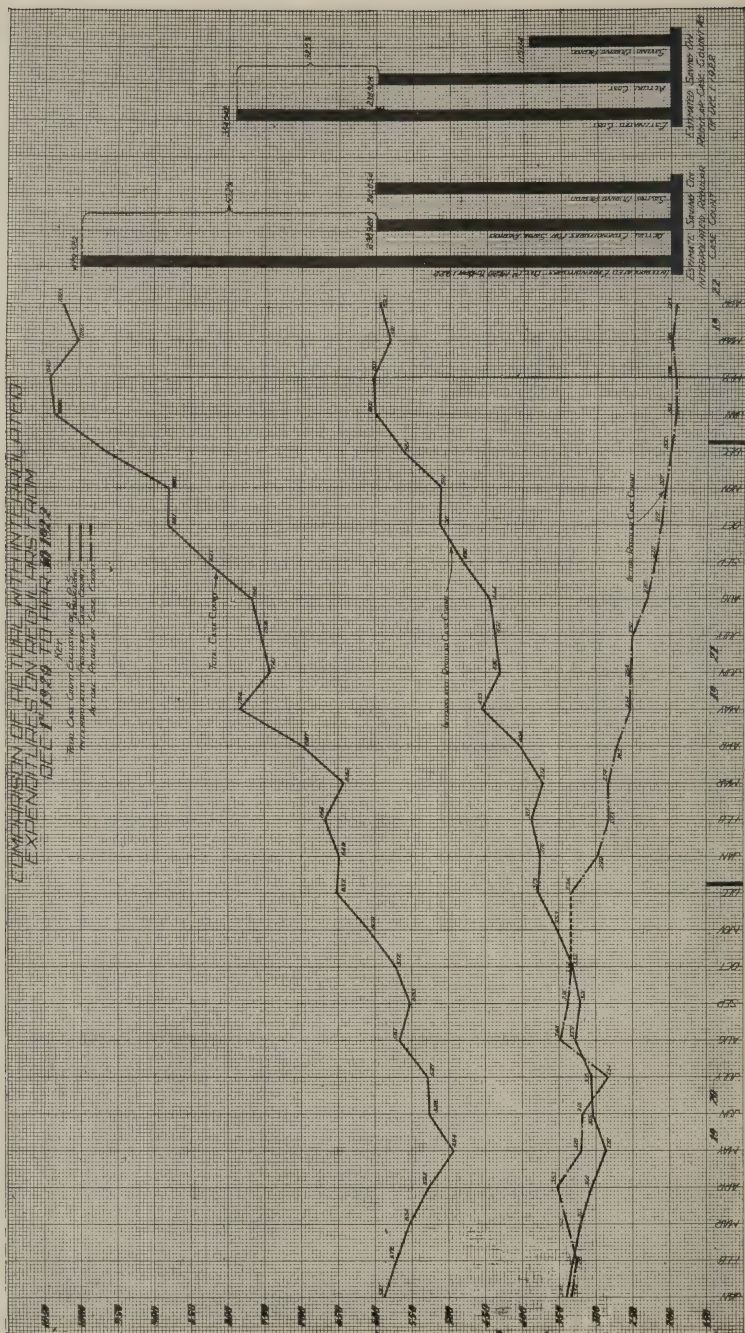
While these amounts seem staggering we do not feel that they are far from the truth. Although it would have been very interesting to carry out these calculations until January 1925, the entire period covered by this review, we felt that there was little need for this labor because Chart VI gives some indication of the reduction in regulars which took place and also because there are other ways in which this saving can be presented. Briefly, these are as follows:

First. As already indicated, the increase in the number of cases was unparalleled in the history of the organization and was proportionately greater than in any other similar Jewish agency in the country. This increased work was

*See Chart V.

**In a study, "The Burden of Unemployment," by Dr. Philip Klein, for the Russell Sage Foundation, during this period, he says: "The largest relative increase in the case load of Jewish agencies was probably that of the Jewish Social Service Bureau of Chicago. The average case load per month, during the period of October to March, inclusive, rose from 725 in 1919-20, to 858 in 1920-21, and 1,373 in 1921-22. This, despite the fact that the number of families receiving regular relief decreased from an average per month of 350 in the calendar year 1920, to 261 in 1921, and 194 in the first four months of 1922." Page 118.

CHART V



Scale: One large square=50 cases

Scale: One large square = \$30,000

carried by the organization with a comparatively slight increase in appropriation from the fiscal agency, an increase which was more than used up in the increased cost of staff and rise in rents, because of the saving which was effected on the regulars.

Secondly. In 1922 the organization spent approximately \$32,000 more for salaries than the R. D. and the B. P. S. together spent in 1920 besides the large increase in non-regular expenditures. This was done on an increase of only \$52,000 from the Associated which was to compensate us for the Home Finding Society widows which we took over in January 1922. These cases alone cost the Home Finding Society more than \$69,000 during the previous year, exclusive of overhead.

Thirdly. In January 1922 we took over from the Jewish Home Finding Society about 130 cases of widows and dependent children, about 100 of which were pensioners. Some of these were gradually absorbed by our districts, the bulk being carried by a special department in order to determine the cost of this piece of work, and were finally absorbed by the districts in October 1922. This accounts for our rising regular case count during this period, reaching a peak of 250 cases after it had been down to 193. However, continuous effort reduced this count until it becomes fairly stationary in the latter part of 1924 at 162 cases.* This is a repetition, on a smaller scale of what was accomplished with the pension cases of the Relief Department because of the intensive case work.

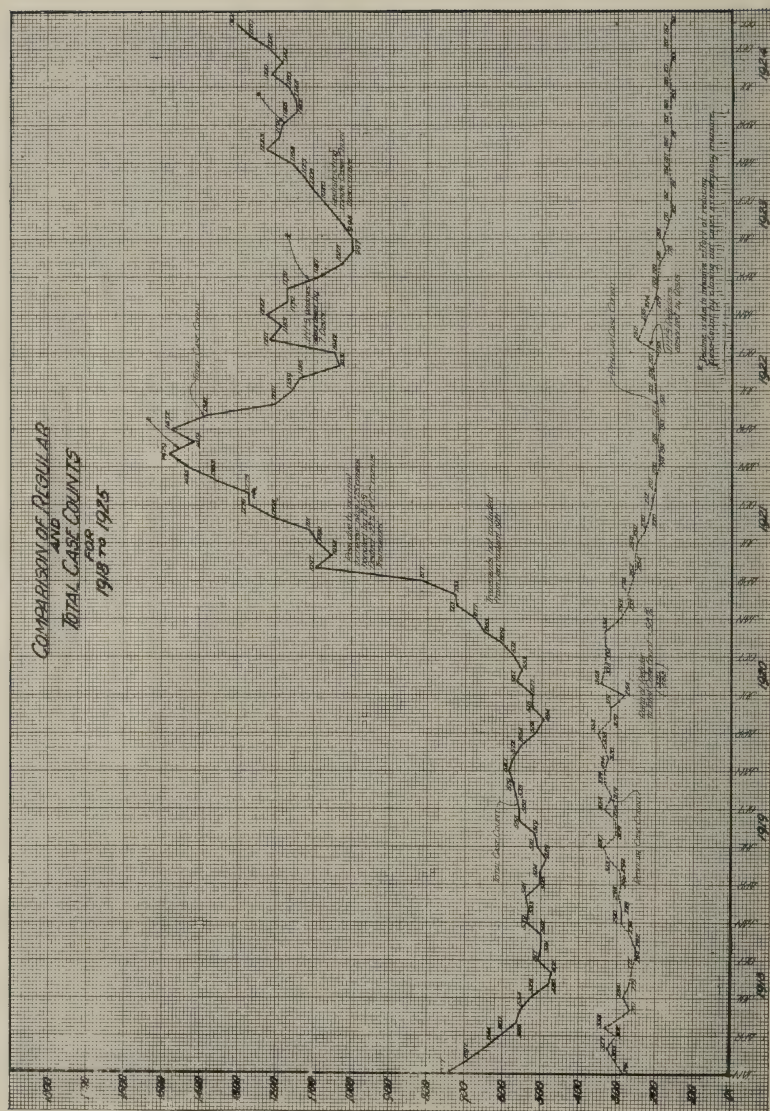
Fourthly. During the period of January 1921 and December 1924, our average rents per family increased from \$16.47 to \$29.82, an increase of more than 80%. This was mainly due to a rise in the rentals and partly to a necessary rise in standards of housing sought for our clients by our workers. The average rent cost per individual increased in the same period about 95%.**This increase was met and is being met with practically no increase from the Federation.

Finally, if the appropriations to the Relief Department, the Bureau of Personal Service, and the Jewish Home Finding Society widows for the years 1920 and 1921 be added,

*See chart VI.

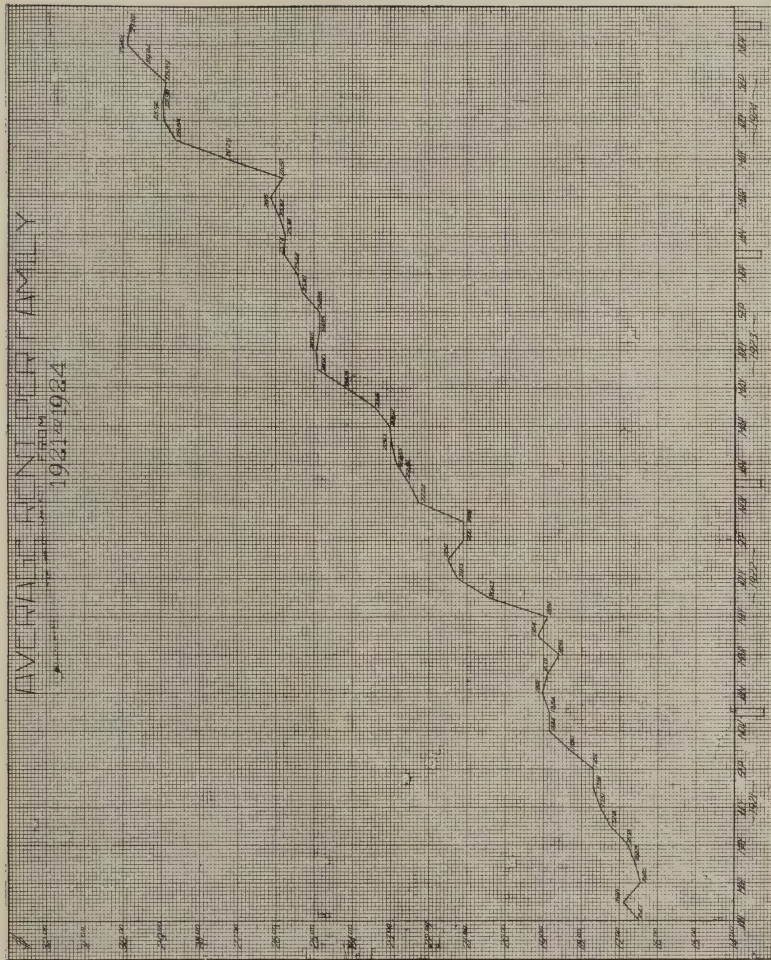
**Charts VII and VIII.

CHART VI



Scale: One large square = 100 cases

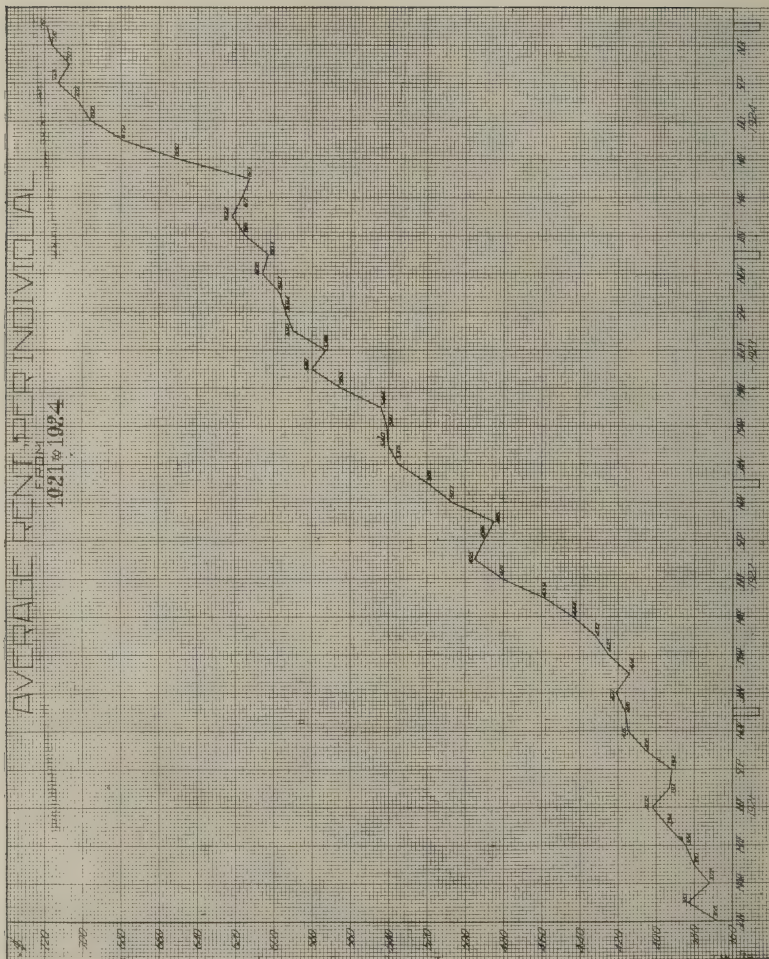
CHART VII



Average Rent
Per Family

Scale: One large
square=\$1.00

CHART VIII



Average Rent
 Per Individual

Scale: One large
 square = \$0.20

they will be found to be about \$400,000 per year (\$405,000 in 1921). During those years these organizations spent between \$82,000 and \$83,000 on salaries. In 1922 the J. S. S. B. doing the same, and in some instances more work, received approximately the same amount of money (\$402,000) although we spent \$114,000 for salaries during that year. In 1923, once the staff had an opportunity to get a start at its work after the "depression" eased up, we only used \$357,000 for the same work, although we spent about \$124,000 for salaries during this year. In other words, in 1923 the Jewish Social Service Bureau, carrying a much larger amount of work than what was carried by the three organizations in 1920 and 1921, not only received about \$48,000 less from the Jewish Charities than did the three organizations, but spent in addition, about \$61,000 more for salaries during this same year out of the smaller appropriation, a saving of almost \$110,000 in one year not including the enormous rise in rent costs! Even in 1924, when the financial work during the latter part of the year was, in many respects, heavier even than in 1921, we only received \$389,000 from the Jewish Charities out of which we spent about \$143,000 for salaries and about \$20,000 for the Industrial Shops, an actual saving of more than \$80,000 during the year when compared with 1920 and 1921.

To summarize. The Jewish Social Service Bureau is carrying a much larger case count today than the three organizations, which the Bureau has absorbed wholly or partially, have ever carried before. It is doing this on less money than these organizations received. It is giving a vastly better and more complete service than those organizations ever could give because of the division. It has almost doubled its staff. It has added a new activity, the Industrial Shops to its work, at a cost of about \$30,000 per year. It is giving more adequate relief, and has a much higher standard for its families than ever before—all of this on a smaller appropriation from the Jewish Charities! The Jewish Community in Chicago has increased in the last few years, but the Jewish Charities is unaware of this as far as additional costs to it are concerned. Is it necessary to say any more to prove that adequate work pays even financially?

Two questions may be asked by the reader in this connection: 1. How was all this done, and 2. What would have happened if the J. S. S. B. had been unable to effect

this saving on the regulars. The first question may be answered very simply—more adequate case work. It was the concentration on the problems which we faced that made this possible. A larger and better staff, closer supervision, more adequate health work, development of other resources for families, more adequate control—all of these made their contribution toward the results achieved. More of this type of work can still be done. The writer holds that between \$25,000 and \$50,000 per year can be saved by the Jewish Social Service Bureau in relief, if it had a more adequate staff in quantity and quality than it now has. The saving which would come to the community because of the prevention of this amount of dependency cannot be presented in figures and must be left to the imagination.

The second question, i.e., what would have happened if the saving in regulars had not been affected cannot be answered positively. Answers may only be surmised. One way out would have been for us to use our endowment fund as long as it would have lasted. The writer recalls a memorable meeting of the Relief Committee in November or December of 1920, when we were faced with a large monthly deficit without any visible means to cover it. The writer and some "old members of the Board" were dispatched, "post haste," to the office to consult the old records in order to determine whether the endowment funds could be used for current expenses. We pleaded at that time for patience because we had confidence in the staff and the new methods. Fortunately it was found that the endowment could not be used for this purpose and the "emergency" remained as a spur to the staff. Subsequent results justified our prediction and confidence.

Another "solution" might have been for the Associated to have met the increased cost. Other Federations were obliged to do likewise during this period and although the plea was that no more funds were available we knew then and we know now, that it could not and would not have declared itself and therefore the Jewish community of Chicago as bankrupt.

Still another solution might have been, and this was actually in contemplation during March and April of 1921, to shut the doors of the organization to new cases, a method which would have been impossible of execution without seriously and irreparably injuring not only the J. S. S. B.

but the entire Associated Jewish Charities, if indeed, the staff could have been persuaded to submit to working under such conditions. It is not likely that we could have cut our standards because during this period they were quite low, due to the rise in the cost of living without a corresponding rise in the standard of relief-giving on our part.

Any and all of the above methods might have been used if the saving on regulars had not been effected. Our guess is, and this guess is not unfounded in experience, that the Jewish Charities would have been forced to increase its appropriations to the Bureau or the work would have been much more inadequate than it was with consequent reactions against the organization which would have made collections very much more difficult than they were. Fortunately the organization was able not only to save itself from embarrassing situations, but has acquired a great deal of real community, good-will and backing because of the manner in which it met and continues to meet its responsibilities.

In writing the foregoing statement we endeavored to be as conservative as it was possible to be, in dealing with this subject. The temptation was ever present to be less cautious in order to utilize an unexcelled opportunity to emphasize the importance of an adequate staff because of the benefits to be derived by the community from good case work. A great deal more could have been said about the change in the organization from the standpoint of the work being done. Starting out as **relief department**, the Jewish Social Service Bureau is today a social service agency of the broadest possible type. Relief is now only a comparatively small part of our work. Only between 20 and 30% of our cases require or receive financial assistance. This is a result of the shift in emphasis in the organization. Our aim is to keep families from needing relief by strengthening those elements in them which make for stability and independence. We have more children in high schools and vocational schools than ever before because we are aware that the children can become the greatest influence in raising the ambitions and aspirations of the family. We spend a great deal of energy on domestic difficulties, although there may be no financial problems present in those families, because we know that unless they are handled and adjusted, they will become financial problems because

of desertion. In like manner does the organization endeavor to give service in numerous other situations not so much because it wants to prevent large financial expenditures but rather because it wants to safeguard the happiness of those whom it is to serve. The staff is aware, as never before, of the dangers inherent in relief work. It recognizes, however, that financial assistance is a necessary means for the solution of a great many problems. It aims, therefore, to use this means, intelligently, cautiously, and with such skill as is possible with our limited knowledge at the present time. In order to develop and exercise the necessary skill not only in relief giving but in the art of aiding people to adjust properly to a complex environment, better working conditions are necessary. We believe that we have demonstrated the possibilities and value of improving the existing conditions in social case work. How they may be improved will be presented in a succeeding section.*

*See pp. 102-8. Also pp. 184-7.

SECTION 4.

PSYCHIATRIC VS. FAMILY CASE WORK

The Mental Hygiene Department

As already indicated, the Mental Hygiene Department was one of the Special Departments of the Bureau of Personal Service at the time of the reorganization. For some time previous to the amalgamation it became clear that it was questionable whether this department was properly placed in a general case work organization. Its function was to work with psychopathic persons. It was the representative of the Bureau in the Psychopathic Hospital, interested itself in the Jewish patients which were brought into the hospital for observation before commitment to the hospitals for the insane, accepted patients on parole from the Psychopathic Hospital and the state hospitals, and visited the institutions for the insane for the purpose of aiding in the adjustment of the Jewish patients there.

The difficulty was that the functions lodged in the department were too difficult for a completely lay personnel to handle, (although the supervisor was a trained nurse with some psychiatric training). No physician or psychiatrist was connected with the department and it seemed advisable to have the work supervised or at least guided by a psychiatrist. Miss Low approached the superintendent of the Michael Reese Dispensary for establishing such a department in the dispensary so that the Bureau might discontinue this work. It was undertaken in the Bureau only because the need for the work existed and there was no one else to do it. The negotiations which Miss Low began were continued after the reorganization and the dispensary was offered the budget granted the Jewish Social Service Bureau for this work. An agreement on this was reached, and the department was discontinued on May 15th, 1921, some of its staff being absorbed in the other departments. When the Michael Reese Dispensary established its present Mental Hygiene Department in August 1921, the amount available for the work in the Jewish Social Service Bureau was transferred to it. This was done although most of the work formerly done by the Mental Hygiene Department of the Bureau of Personal Service was not considered within the realm of the dispensary and it accordingly refused to pledge

itself to carry it on so that the districts in the Jewish Social Service Bureau had to undertake the work, and although at that time it was necessary to reduce the staff of the Jewish Social Service Bureau because the Bureau of Personal Service had been exceeding its budget.

It is interesting to note in this connection that there has never been worked out a complete understanding between the Michael Reese Dispensary and the Jewish Social Service Bureau on the relation between the Mental Hygiene Clinic and the Jewish Social Service Bureau. This is due to a fundamental difficulty inherent in the situation, i.e., the relation between general family case work and the special types of case work such as, psychiatric and medical social work. Not only is the conflict one of jurisdiction but there is a difference in point of view which is much more difficult to adjust.

The family case worker can choose neither the individuals nor the groups which she is to handle. Wherever there is maladjustment regardless what its nature or cause may be, there she finds her field. Her concern is the individual client but she frequently must be much more concerned with the effect which the client has upon the group than with the client. Accordingly her method is more of a group approach. The psychiatric social worker, on the other hand, is primarily interested in the patient as an individual, and only secondarily in the group, and then only as it influences the behavior and progress of the patient. Furthermore, it may be safely stated that a large proportion of the clients of family-care agencies present behavior problems, so that the psychiatric social worker might claim the entire field except the out and out relief problems, which she would probably think beneath her. This would lead to a separation, once more, of relief work as an isolated problem which would make for neither good case work, nor would it hold really competent persons. Two alternatives are possible: The psychiatric social worker as a consultant to the family case worker; and the possibility of the psychiatric social worker assuming charge of the entire family case work problem including relief.

The first alternative is unacceptable to most family case workers because good psychiatric social work is no more than good case work under the guidance of a psychiatrist. Most family case workers of ability, who take

their work seriously, who have had the necessary training, and who have a professional attitude toward their work, would refuse to recognize the superiority of psychiatric case work. Indeed, some of them would even refuse it equal rank with good case work as now understood and practiced in family case work agencies. They look upon the psychiatric knowledge which psychiatric social workers have as a necessary equipment of any case worker and most of them proceed to get it if indeed they did not get it in their preparation for social work. Some would even say that so far as case work technique is concerned, family case work is superior to the special types because of its inclusiveness, because of its thoroughness, and because of its eclectic point of view.

The second alternative, viz., the psychiatric case worker taking over the responsibility for the entire problem would, of course, only result in the psychiatric social worker becoming the family case worker minus the background and experience which family case work has accumulated and which it has immediately available. There appears no way out of the difficulty except to improve the training facilities of family case workers and make available to them the same kind of guidance from psychiatrists as the psychiatric social worker has.*

The foregoing exposition of the difficulty between special types and family case work is included here in order to make it clear that it is not wilfulness nor unwillingness to get together, that has prevented a clear understanding between the Mental Hygiene Department and the Jewish Social Service Bureau, in fact the two organizations, from the superintendents down, have made a conscientious effort to get together. However, although a number of conferences were held on this subject, no definite policy has been worked out and the relationship is somewhat loose though entirely friendly.

*See pp. 191-3 on need of special psychiatric service for J. S. S. B. workers.

SECTION 5.

BRINGING JUSTICE TO THE POOR

The Legal Aid Department

Prior to the merger of January 1921, the Legal Aid Department was one of the departments of the Bureau of Personal Service. Roughly speaking, the activities before the amalgamation* might be divided into two classes: (a) Non-Court Service; (b) Court Service.

The **Non-Court Service** included all civil matters, such as wage and money claims, business difficulties, landlord-tenant cases, insurance adjustments, personal injuries, etc. It did not include family cases such as divorce, etc.

Most of the types of cases handled in this service yielded to office treatment, although conferences with attorneys, calls on employers, correspondence, etc., were necessary in their treatment. However, in personal injury matters, the entire case treatment was in the hands of the Legal Aid worker, except where financial relief was needed.

The Legal Aid Department was also the intermediary between the Bureau of Personal Service, the Relief Department, and the National Desertion Bureau in New York City. All cases and correspondence originating in New York or in Chicago, in which the National Desertion Bureau was concerned, were handled by the Legal Aid Department.

The **Court Service** consisted of daily attendance in the socialized branches of the Municipal Court system, such as the Domestic Relations Branch, Boys Branch, and the Maxwell Station Branch. The other branches of the Municipal Court system were visited when necessary. Representatives of the Legal Aid Department also visited the Circuit and Superior Courts whenever necessary in cases of annulment, divorce, and separate maintenance matters. The Non-Support Branch of the County Court, and the Probate Court were also covered by the Legal Aid Department.

Most of the cases, civil and criminal, were handled in and out of court, by the workers themselves. However, where

*Some of the following is taken from a statement prepared by Mrs. S. B. Schaar, Supervisor of the Legal Aid Department.

it was necessary to have counsel, volunteer help was secured from among the attorney friends of the Bureau.

The personnel of the department consisted at that time of the assistant superintendent of the Bureau of Personal Service, who was also the head of the department, one worker who devoted her entire time to personal injury work, a worker who gave half time to legal aid work in attendance at the Maxwell Street Court, and the present supervisor of the Legal Aid Department who did the general work of the department.

In July of 1921 Miss Hattie Rosenstock, Assistant Superintendent of the Bureau of Personal Service, and supervisor of the Legal Aid Department, resigned in order to take an extended rest in California. Mrs. Sarah B. Schaar was placed in charge and was encouraged to reorganize the work of the department in accordance with the general plan of developing a strong case work organization with the special departments as aids to intensive case work.

This led to some immediate changes in the department. The National Desertion Bureau work was distributed among the various districts, with the Legal Aid Department acting in an advisory or service capacity where actual legal action was required. Personal injury matters were also referred to the districts for case work, so that medical attention, industrial and social readjustment, and in general all the facilities of good case work treatment might be available to the injured person at the same time that his legal interests were being looked after. The emphasis was placed on the case work aspects of the situation and responsibility was lodged in the case worker for carrying the situation to a successful conclusion. The Legal Aid worker served in a consulting and advisory capacity thereby strengthening the case work by focusing attention on the legal and technical aspects of the problem which invariably made for more thorough and careful investigation, and more systematic and planful treatment which were necessary because of the contact with the more formal agencies, such as the Industrial Commission, insurance companies, etc. The case worker, on the other hand, served as a check on the Legal Aid worker so that offers were of necessity more carefully considered than they would have been without such check. Here, as elsewhere, in the relationship between the Legal Aid Department and the general case work departments,

was evident the possible relationship between general and special work which makes for strength and better work all around.

A review of the court work under the previous arrangement led to some changes, most notable of which was the withdrawal of the daily worker from the Maxwell Police Court. At the time that daily service in this court was instituted, all cases now being tried in the specialized branches of the Municipal Court system were heard in the various District Courts, bringing to the Maxwell branch the bulk of Jewish cases requiring social treatment. The County Social Service Department was not in existence at that time, and has since come into being. With the coming of these public social service efforts, we felt that a better articulation with the public agencies should be arranged for, and the Maxwell Police Court came under review with the result that discontinuation seemed advisable. After careful study of the implications the Jewish Social Service Bureau worker was temporarily withdrawn early in 1922. After a period of six months' observation of the effects of this withdrawal, it was made permanent.

In the latter part of 1922 another change was instituted. Until then a worker from another department of the Bureau of Personal Service was in regular attendance in the Morals branch of the Municipal Court. A review of the cases handled there disclosed the fact that there were too few Jewish cases coming into the Court, of a type that would yield to the treatment which we had to offer, to warrant continuance of regular attendance. Arrangements were therefore made with the sitting judge and the Court social worker, that we be notified when our services are required in special cases, and we added this court to those covered by the Legal Aid Department. This arrangement resulted in the saving of considerable time, without any loss of our service to those who are in need of it.

In February of 1923, a readjustment seemed necessary in the County Jail and the Criminal Court service in order to make possible the resumption of institutional visiting which the Bureau of Personal Service had discontinued during the war. The Criminal Court and County Jail were therefore added to the round of duties covered by the Legal Aid Department, thus releasing the worker there for the institutions. Incidentally this rounded out the work

which the Jewish Social Service Bureau feels called upon to do, except the Federal Court work, which is small in volume.

Shortly after the reorganization of the Department, arrangements were entered into with the Young Men's Jewish Charities, whereby that organization created a Volunteer Counsel Committee, so that necessary legal service could be more easily and systematically secured. In all cases where counsel is required, the Legal Aid Department refers the matters to the chairman of the committee, and he assigns the cases for treatment. The legal aid worker is in continuous touch with such counsel until the case is closed. There is also an advisory group in connection with this committee, upon which we call for advice in special classes of cases, such as insurance matters, probate cases, etc., regardless of whether or not court service is needed. This arrangement meets a peculiar need of the Legal Aid Department, viz.: there is not sufficient civil legal aid work in the department to hold the attention of a worker especially interested in obtaining legal experience, nevertheless such civil work as comes to the Bureau must be done and requires legal training.

The problem which this phase of our work presents is much more complicated than appears on the surface. It has its origin in the aims of the Jewish Social Service Bureau as a social service organization in general, and the function of the Legal Aid Department in particular. Those who have given thought to the problem of the administration of justice with particular reference to the poor, agree that the machinery of justice is so complicated and so costly as to practically preclude the possibility of the person of average means having an "even chance in court." Some of the most advanced thinkers in the legal profession are striking out boldly at a simplification of our entire legal structure in order to make justice more easily obtainable. The legal aid societies which are being organized in practically every city in the country represent another attempt at bringing justice to the poor. Legal aid societies are usually of two types: those which conceive it as their function to provide legal advice and assistance for the poor; and those who in addition to the above function are aiming at influencing the courts and their procedure in their respective communities. Usually the latter type is

either controlled by a socially minded board of directors, or the work is done by persons who have a social approach to the problem, or better still, the legal aid bureau itself is part of a social service organization so that its approach is of necessity a social service approach.

The Legal Aid Department of the Jewish Social Service Bureau is this type of an organization and its viewpoint is, quite frankly, that of a social agency. This is not by accident but by design. Miss Low, in organizing the Legal Aid Department, had in mind the legal aid which it would give to the poor, but she was also thinking no doubt, of the influence which a department of this kind could exercise on the court procedure especially in the socialized courts. That this is precisely what happened, anyone would admit who is at all familiar with the influence which she exercised on the courts of the city. As soon as the writer found the time to study the Legal Aid Department, its work and relation to the larger organization and the community as a whole, the possibilities of this conception of its role and function seemed of such importance that it became the guiding principle in the organization and the administration of the department.

Soon after the amalgamation, when the personnel of the department changed, the question arose as to whether persons of legal training should be engaged to fill the positions—Miss Low refused to employ attorneys on principle—or whether the positions should be filled by social workers who had either the adaptability for, or experience in the type of contacts and work which legal aid, particularly court attendance, requires. Fortunately there was available the present supervisor, who, although not a trained attorney, had, nevertheless, a number of years of legal aid and court experience in the Bureau of Personal Service, and has a peculiar ability along legal lines in addition to a broad conception of social work. She was offered and accepted the supervisorship of the department. Her rich legal aid experience provided the organization with excellent service during the transition period.

The problem was still unsolved, however, so far as the assistants in the department were concerned. It seemed advisable that we have at least one or two trained lawyers on our staff in this department to do such civil work as came to the department. Three factors complicated the situation:

first was the fact that the Bureau could not afford to engage the services of an experienced full time, capable attorney, so that its choice of personnel was necessarily limited either to part time service or to inexperienced people. Either alternative would make for inferior service to the client. Secondly, it was quite evident that if trained and licensed attorneys were to do the court work of the organization they would prefer to be known as attorneys and argue their cases on the basis of the legal elements involved rather than on a humane and equity basis if such a distinction will be pardoned. This would threaten the loss of all that had been accomplished, especially in the socialized courts in which most judges have been disposed to deviate from the strictly technical and legal interpretation of the problems which come before them; a practice eminently worthwhile and largely due to the promptings and encouragement which came to the courts from the social agencies. Thirdly, was the possibility of the legal aid department acting in an educational capacity by drawing in some of the younger Jewish attorneys to handle its problems thereby getting them to think of situations in the broad and all inclusive manner of cause and effect relationship so essentially a part of all social service work.

Although the above analysis was the result of a priori reasoning, subsequent experience demonstrated its soundness and we decided to be guided by the broader conception of the function of the organization and the department. Accordingly, as previously stated, arrangements were made with the Young Men's Jewish Charities which appointed a legal committee called the Volunteer Counsel Committee for the purpose of handling such legal problems as were presented to it by the Legal Aid Department of the Jewish Social Service Bureau. This committee consists of from fifteen to twenty of some of the very best of the younger Jewish attorneys of our city. All cases presented to this Committee are assigned to the members by the Committee Chairman and the cases have always been handled with the greatest amount of courtesy and effectiveness. All necessary investigations and other work in preparing the cases for court are done by the Bureau, either by the Legal Aid Department or the case work department which has jurisdiction in the particular case, under the supervision of the Legal Aid Department.

While the department usually has one or two attorneys on its staff, they are invariably engaged not as attorneys but as social workers and they are known as such in the courts. This arrangement has thus far proved to be to the best interests of the clients, the Bureau, and the community. The writer believes, however, that this problem could not have been solved in this manner if we had not had the whole-hearted cooperation of the Young Men's Jewish Charities. In the writer's opinion, enthusiastically concurred in, by the supervisor and staff of the Legal Aid Department, the Jewish Social Service Bureau is indebted to the Volunteer Counsel Committee of the Young Men's Jewish Charities for a great deal of service in the past few years, always quickly, intelligently, and cheerfully rendered. It is our hope that we may have been of some slight service in bringing to them a broader conception of the function, possibilities, and relation of the lawyer to his client.

It may be helpful to review briefly the field of work covered by the Legal Aid Department at the present time. The Department covers the following courts:

Domestic Relations Court: In this court are concentrated all criminal charges of non-support, sex cases involving young children, and most of the bastardy cases tried in Chicago. There is a social service department in connection with the court, but its work has not been developed to the extent desirable in this group of cases. This court represents the largest single court item handled by the department, one of the workers of the department being in daily attendance at the court.

The Boys Court: This branch hears all cases of boys between the ages of 17 and 21, tried in the Municipal Court. A court social service effort, begun when the court was established more than ten years ago, has never been developed. Such social work as is done, is divided between the religious groups, Catholic, Protestant and Jewish. Our worker is in daily attendance because of the great importance of this age group in crime. We feel that greater effort should be made by the social agencies of the city to secure an adequate social service department for this court. When one bears in mind the recent developments in probation work in the Juvenile Courts throughout the country, and how this work has humanized and improved the

treatment by the court of the young offender it appears illogical, socially wasteful, and tragic that greater efforts are not being made to study and guide the boys coming before this court in a more adequate and effective manner than is now the case.

The Morals Court: Our arrangement with the sitting Judges of this branch are such that we are called in for service in cases of young offenders or cases involving children. Jewish cases are relatively few in this court, and there is no need for daily attendance.

County Jail and Criminal Court: The entrance card of every Jewish prisoner passing through the County Jail is reviewed by the legal aid worker, and made the first basis for further service. Only a very small portion of those passing through the Jail ultimately require the help of the worker at the court hearing. However, service is given in all cases where careful investigation determines the advisability of such help.

Civil Courts in Circuit, Superior, Probate, and Municipal Court Systems, Industrial Commissions, etc.: Appearances here are only on special matters brought to the attention of the Legal Aid Department, either by the districts or directly by the clients.

As already indicated, the Legal Aid Department, in common with other departments of the Jewish Social Service Bureau, is primarily interested in the social implications of the problems coming before it. Appearances in court are largely for the purpose of bringing the social significance and implications of a case before the court. For this reason, no process obtains in court, (emergencies excepted) in cases of family difficulties, criminal matters, landlord-tenant difficulties, etc., without investigation by the case-working districts. This has led, we feel, to a more intelligent treatment of the cases by the courts, and to the further development of confidence on the part of the courts in our organization. In 1923, about two-thirds, (584 out of 880) of the cases handled by the Legal Aid Department, were handled jointly with the districts.

The articulation between the districts and the Legal Aid Department is excellent. There is a complete understanding on mutual and joint problems, and a most helpful co-working relationship exists. Because of its acquaintance with the difficult family problems in all the districts,

the Department is frequently called into consultation on matters having no immediate legal implications. The Department is definitely one part of a comprehensive case-working plan.

The Legal Aid Department represents all the agencies in the Jewish Charities, in the socialized courts. This arrangement is very desirable because it not only makes for uniformity in standards of investigation and preparation of court cases on the part of the Jewish agencies, but it makes available to all the organizations the benefits of the standing and good will which the Bureau of Personal Service and the Jewish Social Service Bureau have acquired in the various courts in the judicial system of the city.

The Jewish Social Service Bureau has representation through the supervisor of the department on the Legislative Committee of the Chicago Council of Social Agencies, the Joint Citizens and Judges Committee of the Municipal Court for purposes of developing the social service departments in the socialized courts, and the Boys Court Committee. From time to time problems arise in the courts, jail, etc., to which the Department is asked to contribute, out of its experience, in common with the other social agencies in the community.

SECTION 6.

BEHAVIOR PROBLEMS AMONG GIRLS

The Girls' Department

The Girls' Department* was one of the very important special departments of the Bureau of Personal Service. At the time of the amalgamation this department did all the work with Jewish girls and very young boys who presented behavior problems before, during and after the Juvenile Court was resorted to for purposes of control. It was the representative, in the Juvenile Court, of the entire organization and the other Jewish organizations of the Jewish Charities which had occasion to resort to Juvenile Court procedure, such as the Jewish Home Finding Society, the Orphans' Homes, etc.

At the time of the amalgamation the department consisted of a supervisor and two workers, but the case count was too large to make intensive work possible. The staff was increased and the case count was reduced so that specially intensive work could be undertaken.

It may be helpful to state here the principle underlying the establishment and retention of the department as a part of the Bureau of Personal Service, and later, of the Jewish Social Service Bureau.

The various branches of work in the Bureau of Personal Service were established in response to the need for that service in the community as these needs made themselves felt. Miss Low perceived the need for care and guidance of the delinquent and "predelinquent" adolescent boy and girl. (The Juvenile Court itself had been organized only shortly before she established the Juvenile Department in her organization). There were two main reasons for this: first, was the inadequate probation staff of the Juvenile Court because the public had not yet been awakened to the need for special care of the adolescent who finds it difficult to adjust himself to a complex social order of manifold temptations; and secondly, the attitude of Jewish people, particularly parents, toward delinquent girls, especially sex delinquents. Miss Low recognized these attitudes and knew that no efforts were too great to save girls from delinquency because of the stigma attaching to them and also because the Jewish people are very hard on

their delinquents so that ostracism is not infrequently the punishment for infractions of the moral code. Accordingly the Juvenile Department aimed at guiding and correcting young girls and boys who were considered problems at home or in the community. The Juvenile Court was glad to have the cooperation of the Bureau of Personal Service because it frankly recognized and admitted the handicaps under which it was working in the early days, and also because it felt that its workers did not possess the necessary background to handle these problems adequately. Gradually, however, as the public became more intelligent regarding the needs for an adequate probationary staff, and as the quality of the staff improved, there seemed less reason for a private agency doing the work which is the proper function of a public agency. It was recognized by the administrative officers of the Probation Department of the Juvenile Court and the Bureau that the co-working relationship existing between the two organizations required rethinking and modification so as to be in line with the more modern viewpoint of the relation of private to public social work. Fortunately the high type of work done by the Probation Department made a change possible.

Various arrangements were considered and tried. The arrangement which was finally adopted as workable (1924) is as follows: The Jewish Social Service Bureau is to handle all behavior problems of Jewish girls coming to the attention of the Juvenile Court unless the complainant insists that the court officers handle the situation after it is explained to him that the Jewish Social Service Bureau is prepared to give special attention to the problem and that it is working in very close cooperation with the Juvenile Court. The Jewish Social Service Bureau endeavors to adjust the situations and continues to handle them until they are solved or until such time as court action seems desirable, when it refers the matter to the Court for action, giving the Court a detailed history of the difficulty and contact. If after investigation the girl is taken into Court, the Jewish Social Service Bureau ceases its contact and the problem is handled entirely by the Juvenile Court. Whenever advisable the Jewish Social Service Bureau stands ready to follow up girls who are released from probation on recommendation of the probation officer.

This new agreement, it is felt, is more logical than the

former relationship and is consistent with current practices because it takes advantage of the strengths of both organizations. It gives the Juvenile Court complete jurisdiction over the girls who become its charges so that direct and effective control can be exercised by the public agency created for this purpose. On the other hand, it makes possible the Jewish Social Service Bureau using its facilities in those cases in which it can be of maximum value to the young offender. Because of the flexibility of its organization, and because of the reduced case count—the court cases being handled by the Juvenile Court officers—it can bring its maximum strength to bear upon such situations as are most hopeful and offer the best opportunities for preventive work.

It should be pointed out that the type of girl now handled by the Girls' Department would most likely not be handled by the Juvenile Court for any considerable length of time without her being taken into Court. Although the probation department handles some children without taking them before the Court, the number of such cases is necessarily limited by the enormous problem which it faces and it can give these cases neither the attention nor the time which they require. While it is fully recognized that these cases are the most promising ones from the standpoint of preventive work, and while the officers of the Court, from the Judges and the Chief Probation Officer down, are eager to handle this type of problem, they are nevertheless prevented from so doing by the limited staff which the County Board has granted the Juvenile Court. The Jewish Social Service Bureau fortunately is able to supplement the work of the Court in this respect and in this way is effective in saving scores of girls from having a Juvenile Court record.

During the last two or three years every effort has been made to improve upon and intensify the case work of the Girls' Department. The constantly rising standards of case work in the general departments of the Jewish Social Service Bureau naturally affected the special department. A special set of problems and definitions was worked out for the Girls' Department and the Boys' Department because these two departments face the same type of situations. This list was modified in 1924 and consists of 40 problems with carefully worked out definitions. In general the problems in the special departments are used in the same way as in

the general case work departments, except that the special department problems* are divided into three groups: A. Behavior Disorders; B. Environmental Factors; and C. Personality Factors. By a carefully worked out scheme of flagging these problems are flagged on the visible index card,** it is possible for the visitor, supervisor, case consultant, or any other interested person to see at a glance not only the kind of disorder which the boy or girl presents but also the probable factors of which the particular disorder is a result, at least so far as careful analysis with the present limited knowledge of human behavior can establish the relationship between cause and effect.

Inadequate as the above account is as far as giving a real picture of the thought and effort which were spent in the attempt to build up a strong and effective department, it would be even more inadequate if we failed to record a very interesting and very troublesome problem with respect to the relationship between special and general case work departments.

As mentioned elsewhere,† there is apparent a different method of approach to the case work problems on the part of the family case worker and the special case worker. This difference might be briefly stated as the group approach vs. the individual approach as used by the family case workers and the special workers respectively, and the respect for and use of the routine investigation by the family case worker which is not always shared by the special workers. As already pointed out the different approach is due to a different point of view either because of a particularistic type of training or experience. It frequently results in the failure, on the part of the special worker, to recognize what might be termed the marginal problems which are presented by the individual or the family resulting from group life and interaction. While this failure may be ascribed to poor case work, it must be recognized as existent whatever the cause may be. The family case worker, coming in contact with situations handled by special workers is quick to notice the mistakes due to this kind of individual treatment. Chafing as she does from an "inferiority complex" because she knows herself to be looked down upon as a "relief

*See list of problems and definitions, pp. 203, 206 and 209.

**See page 49.

†Cf. Mental Hygiene Department, page 78 ff.

worker,"* she makes capital of the errors which she recognizes, as a form of "compensation." The result is that she loses all respect for the "specialist" and insists that she could do as well or better in those situations, than did the specialist. The writer was frequently placed in a very embarrassing position when endeavoring to justify the existence of special departments before the general case workers and supervisors. They insisted that if they were given a small case count, so that they could have the time for concentration which the special departments had, they could do better work than the special departments because they have the "family point of view." It was generally admitted that problem boys, need special workers because it is difficult for women case workers to establish the rapport with male delinquents necessary for effective work. But it was just as generally argued that girl delinquents did not require special workers. It was not easy to combat this attitude nor was it easy to meet the argument because it raises an issue which has not yet been satisfactorily settled by case work agencies. This issue is concerned with the relation between special and general case workers.

Broadly speaking, there are three methods of correlating work of general and special case workers: one is to place the special worker in a general case work department under the direction of the general supervisor with the function of carrying the specially difficult problems either as her sole responsibility or jointly with the case worker; the second method, is to have the special work done in a special department under a special supervisor, some cases being handled as sole and others as joint responsibility; and the third method, is to have all types of work done by the general case worker under the supervision of the general supervisor, there being available to both visitor and supervisor the advice and guidance of a specialist on the special problems.

Each of these methods of organization has its advantages and disadvantages. After careful consideration of all the factors involved, it seemed to the writer that the second method is most promising of success provided that the special workers have at least the same equipment in terms of training and experience as the general case workers. Un-

*Cf. page 43 ff.

fortunately this was not possible until recently. The worker who has had good professional preparation, several years of family case work experience, and special training in the treatment of behavior problems is either not available or is so conscious of her worth that she will consider only executive positions. The organization had little choice in the matter, and was obliged to make the best of the situation by placing in the special departments such persons as had an interest in the special problems and were willing to handle them.

It was apparent, however, that the lack of family case work experience and approach could not be compensated for. It was decided therefore, to place some of the newer, better trained workers in the special departments after they acquired several years of family case work experience. While the supervisors are inclined to resent the removal of their best workers after they acquire facility in the work so that they can be really helpful, a broader outlook on their functions will eventually convince them that they must look upon themselves as teachers who are constantly taking raw material and work with it only to give it up on the acquisition of the skill to be imparted. Certain it is that during the next few years this will be the most effective method of supplying the field with trained and experienced people. The larger agencies and cities will have to conceive it to be their function to train workers for the smaller agencies and the smaller cities, and the family case work agencies will have to accept it as their duty and obligation, if not their privilege, to train case workers for the special fields of case work. It may not be amiss to point out that the family case work supervisors have here a real opportunity not only to make a genuine contribution to the entire field of social case work, but also to raise the status of family case work by a willingness to make available their methods and technique through training people who may enter other types of case work.

At the present time the Girls' Department* consists of a supervisor, three visitors and a stenographer. All of the

*The name was changed from the Juvenile Department in order to be more consistent with the type of work done after the re-organization of the department in 1923.

workers in the department have had good academic training, and all of them have had some family case work experience. The case load has been considerably reduced, and every effort is being made to do as good case work as can be done under present conditions.

SECTION 7.

THE PROBLEM OF CASE WORK WITH BOYS

The Boys' Department

In many respects the Boys' Department represents a unique and most difficult problem. As already indicated it was one of the special departments of the Bureau of Personal Service. Its origin was due to the same factors as gave rise to the Girls' Department.* It, like the other special departments in the Bureau, was an attempt to handle a problem which Miss Low recognized as needing attention. However, despite years of thought and effort which she expended on this particular phase of the work, she did not succeed in developing it to any considerable extent. Nor can we say that we succeeded where she failed. After about two years of the most careful attention which we could give to the problem, we cannot say that this piece of work was developed to any point comparable with the development in any of the other departments. We did succeed, however, in analyzing the problem and isolating the factors which have been responsible for our failure thus far. These we shall enumerate and discuss here very briefly in the hope that a frank statement of the situation will be helpful to our own organization and to other organizations which are facing a similar problem.

In the fall of 1921, when we could turn our attention from the task of reorganization which we faced earlier in the year, to the consideration of the efficacy of the work which the various departments were doing, the Boys' Department came in for its share of study. At that time the department consisted of a supervisor, four full or part time assistants and a part time worker who handled the transients and homeless men. A study of some of the records in the department indicated that the case work was not of the highest and most intensive type. The department was carrying between three and four hundred cases of delinquent and "pre-delinquent" boys, some of whom had Juvenile Court records of long standing, the prognosis being unfavorable. The department was also doing its own Juvenile Court work and the workers were handling the boys who were taken into Court and who were turned over to

*See page 89.

them for probation. It was evident that no effective case work could be hoped for with as large a case count, especially since most of the workers gave only approximately half of their time to the work. Since no more funds were available for more workers, (the Bureau of Personal Service had been accumulating an overdraft and a reduction of staff was necessary during the reorganization year) obviously the only thing that could be done was to reduce the case count substantially. This was done about the end of the year after the supervisor and the writer carefully reviewed the types of problems handled.

It was also recognized, earlier in the year, that part time work was not conducive to intensive case work because the workers, at best, had divided interests and loyalty. They were frequently forced to absent themselves from their work when continuity of treatment was essential, and they lacked the professional interest and pride in their work which are necessary and essential elements especially in case work. The workers in the department were students who were using this as a means to carry them through their college or university work without any intention of remaining at it any longer than was absolutely necessary. Accordingly, the staff was gradually replaced with full time workers so that we thought we had a right to claim their full and undivided attention. The work within the department was also reorganized, methods of control were introduced, the visible index, elsewhere described,* was instituted, and the workers were encouraged to view their work in its larger relationship to the rest of the organization and the community.

After about six months the work was again reviewed, more or less superficially, by the writer. The result of this review was not encouraging. While the work was better and more systematic than it had been, it lacked a good many of the essential characteristics of good case work. Various attempts were made to raise the standards of work in the department but without the success which attended the same efforts in the other departments in the Jewish Social Service Bureau. It was finally decided to make a careful study of the work and accomplishments of the department. In order for this study to be as objective as pos-

*See page 49.

sible, an outside person was called in so that none of the biases either pro or con the department which a member of the staff of the Bureau would have been subject to, could obtain. Fortunately we were able to secure Erle F. Young, a member of the faculty of the University of Chicago, to undertake to make the study.

The study was begun in the late fall of 1922. An outline for the study of each of the cases to be reviewed was carefully prepared, under the direction and guidance of the writer. With the assistance of a reader, 78 cases were carefully read and the work on them was evaluated. The results were embodied in a series of case reviews which were completed and summarized about the middle of 1923. These summaries showed that the case work of the Boys' Department was by no means comparable to the work of the rest of the organization, especially the case work districts; that while it compared, perhaps even favorably, with similar work done in other organizations, it lacked some of the most essential elements of good case work. The individual case reviews were presented to the workers and the supervisor of the department. Although they felt that the standards of case work held up in the study and against which the work of the department was judged, were too high, they admitted that the findings were fair and that the entire study was impartially and objectively executed. On the whole, the study was eminently worth while because not only did it focus the attention of the department and the entire organization on weaknesses which required correction, but it presented a method of analysis and evaluation which seems promising for future case-work studies.

The study of the Boys' Department, besides aiming at a critical evaluation of the case work done on the individual cases as revealed by the case records, also aimed at evaluating the potentialities of the problem-method of analysis of case records as made possible by the list of specific problems and the visible index. As mentioned elsewhere,* the visible index was conceived of as a tool for the purpose of analyzing and recording the complex of case work situations into simpler terms. Another aim, perhaps less immediate but certainly more important, was the study and discovery, if possible, of the nexus between problems, and

*See page 51 ff.

the amount of control over case work procedure which this treatment might make possible. The Boys' Department study offered the first opportunity to study this subject since the introduction of the new method, and an attempt was made to treat the material accumulated in the study statistically. This treatment was quite apart from the case reviews and was undertaken by Mr. Young as a research project with the help and guidance of the writer, without any preconceived notions as to what the results should or would be. No definite plan for its treatment was formulated because we wanted to be free to follow out such leads as would be suggested by the material itself. The results and findings of this "adventure" were embodied in a typed statement of about one hundred pages of text and numerous tables which are very suggestive for further study.

The number of cases studied and the number of problems treated were too small to be at all valuable for the purpose of drawing conclusions on which to base administrative or case work procedure, and no attempt was made to utilize the findings for such purposes. However, in several instances the facts which were brought to light seemed to challenge our procedure and its basis from a rather fundamental point of view. Thus it was found that certain problems tend to associate with certain other problems so that there seems to be "problem patterns." If this fact could be definitely established and the incidence of certain problems and their relation to others were ascertained, the social worker would be able to predict and therefore work toward the control of the course of a particular type of maladjustment. Another rather important item which was brought to light by the study was the fact that most of the boys handled by the department are between the years of 15 and 17. This raises the question whether the difficulties handled by the department are not due to the problem of adolescence complicated by the cultural differences between them and their parents so that adjustment might take place whether the department were active or not. Before this question can be definitely answered a great deal more research work along these lines must be done. Another very interesting item was the correlation of problems presented with the intelligence of the boys as indicated by intelligence quotients. It was definitely shown that boys of lower intelligence quotients present more and a different

type of problems than do boys of adequate intelligence.

Perhaps the most important single conclusion which seems indicated by the study, was the fact that if adjustment does not take place in the first fifteen months of contact with the agency, it is extremely unlikely that any adjustment will take place at all. A study of the relation between problems adjusted and the period of their activity shows that 85% of the problems adjusted were solved in the first fifteen months of their activity.* If this could be established on the basis of a large number of cases, it might indicate the need for a complete revision of our methods and controls in work of this kind for it is manifestly a waste of time to handle problems longer than fifteen months when they might be said to become chronic and hopeless. Also, the efforts of the workers should be concentrated in the early months when the situation is new and offers the best possibilities for solution.

Other, similar findings, are very suggestive and the study seems highly significant from the standpoint of the possibilities which this kind of treatment holds for the development of a scientific basis for social case work. Such social workers and teachers of sociology as have seen the study have been very enthusiastic and encouraging in speaking of it as an extremely significant method. The larger study undertaken and already referred to,** has been made possible because Mr. F. W. Laune, Director of the Wieboldt Foundation, saw the results of the first study and felt that its findings and method were worthy of further development. We hope that the results of this larger study may be ready for publication some time in 1925.

Since the completion of Boys' Department study, many and various attempts have been made to correct the defects in the work, but we cannot say that we have thus far succeeded to any very great extent although the staff of the department is itself anxious for the improvement. Due to the stimulation of the study and interviews with past and present members of the staff as well as with executives and young men engaged in social work in other agencies and other fields, we are now informed as to the causes and factors responsible for the inadequate work as we never were be-

*Table 5.

**Page 52.

TABLE 5

TABLE SHOWING LENGTH OF TIME CERTAIN PROBLEMS
HAVE BEEN UNDER TREATMENT WITH ADJUSTMENT
OR IMPROVEMENT IN STATUS OF PROBLEM

Problem Number	Number of months under treatment*																	
	Less than 3	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39	39 to 42	42 to 45	45 or over	Not reported	Totals
1	4	1		1	1	1			1			1					2	12
2	5	1	1	1		1			1								5	15
6	1			1	4												3	9
7	1																	1
9	4	1	2	3	1			1	1	1							3	17
10	2	1	1	2	2												1	9
14				1														1
15	1			2													2	5
21			1	1					1									3
22	5			1				1		1								8
23	2	1	1			1						1					1	7
25										1								1
26	1	1				1											1	4
28	3	1	1	2	2				1								3	13
30	42	3	1	3	2													13
Totals	33	11	13	16	10	2	1										21	118
Per cent of total	28	9	11	13	8	2	1	1	4	3		2					18	100

* To be read: 3 but less than 6; 6 but less than 9, and so on.

fore. All of the factors may be summarized in one phrase—adequate personnel. In this one phrase lies the key to effective work. We believe it to be worth while to present the problem at this point in greater detail, because it forms an important part of the whole problem of the future of social work and its effectiveness in the field of adjustment of human relations which must be its *raison-d'être*.

Executives and administrators of case work agencies have long since recognized the relation between adequate personnel and good work. As an evidence of this may be cited the ever increasing number of professional schools which offer courses of varying length and intensity in the preparation for social work. Unfortunately the public is not yet cognizant of this need. Nor is it aware of the tremendous costs, in terms of human suffering and degradation which inadequate social work, inadequate in quality or quantity or both, is responsible for. The public is still willing to permit untrained and occasionally even unintelligent people to handle the most difficult problems in human relationships. The same people who would be horrified at the thought of an untrained person ministering to the physical suffering of humans, the same persons who expect that lawyers, ministers, and teachers, be trained for the performance of their respective tasks, these same persons are unaware that special skill and knowledge are required in the handling of the delicate, intimate, and exceedingly complex human problems which the social worker is called upon to deal with. Here are problems between husband and wife, between parent and child, between the individual and his group, between the individual and society, problems in relationships and interactions which require the keenest insight, the most intelligent and sympathetic appreciation of the causes which gave rise to them and the far reaching effect which they may have on the persons involved. Nevertheless, an otherwise most intelligent and enlightened public is willing to have unskilled hands play upon these delicate instruments without giving one thought to the cacophony which is produced, or to the ruination of the instruments themselves. We place this responsibility at the intelligent public's door because it is usually the intelligent people of a community that concern themselves with these efforts, and also because it has been unwilling to recognize the problem and its implications by failing

to make provision for the maintenance of adequately trained personnel.

In general, it may be said that there are three aspects to this problem: 1. Education and professional preparation for social work; 2. Adequate remuneration; 3. Professional status of the social worker.

A fair degree of progress has been made in the last few years with regard to training for social work. There are now more than twenty professional schools giving graduate and undergraduate courses in the preparation for social work. In general, progress in this respect must wait on developments in the social sciences, because only to the degree that we develop a science of human behavior can social work have anything like what medicine has now—a body of fairly accurate and transmittable material for the purpose of teaching. Much less progress has been made on the other two aspects of this problem. Salaries of social workers, particularly in the subordinate positions, are by no means what they should be when the amount of necessary preparation and study are borne in mind.

Various comparisons have been made between social work and the other professions, such as the medicine, law, teaching, and the ministry. In our judgment social work cannot be compared with any of these professions. The physician, to be sure, has a longer course of study and has a longer period of probation and internship. However, his work has but little of the wear and tear which social work imposes. In addition to this, his earnings, after the first few years, are very much higher than those of even the very best paid social workers who have had, not infrequently, an equally good training, and a much longer period of internship and privation than most physicians. The physician is also "his own boss," is working for himself, builds his own practice, and thereby provides for his future, so that he is certain of independence in later life. But above all, he does not depend upon the good will of boards of directors. The same is true of the lawyer. He too is independent, is building his own future and has a very much higher income than has the social worker of equal ability and training.

The minister, too, usually earns a much better salary, once he is thoroughly established and accepted, than does the social worker of equal experience in his own field. Be-

sides his salary, the minister usually has a considerable income from other sources, such as officiating at various functions. Only in his dependence on the good will of others, does the minister's position compare to that of the social worker. On the other hand, one frequently hears of a minister being elected for life after remaining with his congregation for a long time. No such thing ever happens to the social worker, although he, too, is usually disqualified from entering into the ordinary industrial pursuits after having engaged in social work for a long time because of the habits of thought which he acquires in social work. True that a good many social workers have left social work and entered into other fields, where they have met with phenomenal success. But their very action is the greatest indictment of the treatment which the social worker receives at the hands of communities at the present time,* because it has taken from the field of Jewish social service some outstanding personalities and has served to discourage other, younger workers, of equal promise, because of the experiences of the older, more prominent and perhaps wiser social workers.

The teachers, especially the graded and high school teachers, have a salary schedule not much higher than the social workers, and are doing a work which is a severe nervous and mental strain, especially if they are conscientious in the performance of their duties. But even they are better off because of the shorter hours of strenuous work—the actual teaching time—and the long vacations which they have in the summer as well as the rest periods which they have during the spring and Christmas vacations. Their tenure of office is much more secure than that of the social worker, they becoming more valuable and more certain of their positions with each teaching year.

When it comes to comparing the social worker to the college professor, the positions are not at all similar. While the college professor's salary is small, especially during the first few years, he has so much leisure to study, to write and otherwise enhance his value and professional standing, that he greatly outranks the social worker in opportunity. Besides, the college instructor's work is much lighter

*The writer can say this quite objectively because his own experience has been quite the reverse.

and very much less trying nervously than is the social worker's.

While on first thought the above may seem to be an unjustifiable digression, a little further thought will show its close relation to and bearing on the subject under discussion. If what has been said is true with regard to the general social service field, and no one at all familiar with the facts will deny them as stated, it becomes quite clear why so few young men of ability enter social work, and why they do not stay once they are in it.

Professor Tufts, in his "Education and Training for Social Work," suggests that the reason for this may be found in the fact that social work has no intrinsic appeal to young men because it does little more than "oil the machinery," and also because it deals with abnormal situations, and young men are not interested in that type of work. Without considering this statement in detail here (it has been considered in a review of the book in the December, 1924, issue of the Jewish Center—the publication of the Jewish Welfare Board of New York) we should like to suggest that perhaps a more subtle and telling reason than the above, is the comparatively low status which social work and social workers have among the professions and laity. This is no secret and the social worker is aware of it. Consequently it is difficult for a young man deliberately to choose it as a profession and prepare himself for it. If he happens into it by accident or because of idealism he soon finds that the people with whom he is working, if he wants to begin at the bottom, are inclined to look upon him with suspicion, as "lacking in something" for choosing a profession which is "a woman's work." What makes the situation worse is that the women workers are the first to pass this type of judgment and they are frequently severest in their criticism, perhaps because they know the limitations of the field so intimately. As a result the young man is either driven from the field or is forced to make apologies for his remaining in it, by speaking of his stay in the work as temporary, and later coming to look upon it himself, as a stepping stone to something else unless he is fortunate enough to get an executive or subexecutive position which will usually save him because it gives him a higher status and better salary.

The situation described above is not a rationalization.

It affects social work profoundly because it means that men, cannot enter the field and learn it from the bottom up, first because they are unwilling or cannot afford to work for the low salaries which the field-work positions usually pay, and secondly, because the supervisory positions, especially in case work agencies are usually held by women "who have gone through the mill of experience." It is difficult, if not impossible, for the men to take the training which the supervisors have to offer because of the low status which that would afford them in the eyes of those same supervisors, and, particularly in the eyes of their female co-workers about whom they are especially sensitive, as is natural for the so-called "stronger sex." Personal experience during a number of years with numerous workers of both sexes where these attitudes were in abundance and where they determine the future of the young male worker might be cited in proof of this if it were necessary. The result is that men workers who have had good training under experienced case work supervision are not available.

In addition to this, there is an actual shortage of men workers, even inexperienced ones, and social agencies are usually forced to engage men of inferior academic training at higher salaries than women workers of the same training would receive, and one has to advance men at a higher rate in order to keep them, if indeed they can be kept. Organizations are therefore, forced into the anomalous position of paying a higher salary to men of inferior training and experience than to women. Moreover, the work which they do is usually inferior because of their lack of training and experience, and principally because they do not ordinarily bring to the work the devotion and interest that women do, since it is only a temporary thing with them. There is also usually a greater turn-over among men than among women in social work, especially if a high standard of work is insisted upon.

The above is not an argument for the exclusion of men from social case work. It is generally admitted that there are some types of work which only men can do. Nor is it an argument for a higher salary scale for men than women for an equal type of work. Such a compromise, aside from the purely ethical considerations of the economic and social injustice involved, makes for dissatisfaction, dissension, and disorganization of the staff. It is, we hope, an argument

for a consideration of the role and importance of the social worker in the modern social organization, and for giving him or her a compensation and status which will be in keeping with the study, preparation, effort and nervous strain involved in the work. The plea here is for vision on the part of communities and boards of directors which will enable them to recognize the necessity and importance of a change of policy in this respect. Salaries of social workers are bound to increase, their status is bound to improve, standards of work are bound to rise. It is only a question whether communities will be farsighted enough to help usher in a period of greater progress, better work, and greater happiness to those whom social work aims to help, or whether by niggardliness, by lack of proper perspective, and by a lack of appreciation of the larger values involved, communities will drive from the field the most able men and women, those who have the ability to make better adjustments in other fields, and whether they will keep other able men and women from entering the field or whether they will seek out the best and most promising young persons and make conditions of work bearable enough for them to enable them to devote themselves to the service of their fellow beings, which is at bottom the reason for any person's entering social work.

The argument is frequently heard that people should enter the field not because of the remuneration offered, but because of the "opportunity for service and the practice of idealism which social service offers." We believe that the greatest calamity that could befall social work would be, the entrance into the field of self-seekers who would see only their own selfish interests and would further these at the expense of those whom they are to aid. However, due regard for the conditions under which we live makes it clear that regardless of how idealistic a person may be, the struggle for existence and the desire for status and security are such as to practically prevent him from entering a field which offers little more than the practice of idealism. One cannot live by ideals alone, just as one cannot live by bread alone. If we wish to attract young people of ability and idealism to the work and if we want to encourage them to prepare themselves specially for it, attention must be paid to their needs and salaries. And conditions of work must be provided which will be con-

sistent with a standard of living such as others of like educational and cultural levels maintain. Opportunities must be provided for study and recreation in the form of sabbatical periods which are now available to college and public school teachers* because the strain is too great and relaxation for a longer period than the ordinary vacation period is necessary. The progress which is being made in the arts and the sciences of the allied fields makes it absolutely important that the practitioner inform himself of the latest discoveries and formulations so that the best that science has to offer may be utilized in the treatment of human beings. The social worker working under present conditions is too fatigued, nervously and mentally, to be able to keep up with the literature and progress which is being made, after working hours.

That such a policy as suggested in the foregoing would be productive not only of efficient work which can be translated into terms of human happiness, but would also mean huge financial savings to communities is hardly any longer open to question.** Any person really interested in the problem can fairly easily obtain the necessary data on which to base his own conclusions.

*The New York Board of Education has recently made provision for sabbatical periods for its elementary and high school teachers.

**See Section 3, pp. 60-76.

SECTION 8.

FAMILY RELIABILITATION THROUGH FINANCIAL INDEPENDENCE

Self-Support Department

In 1919 when the writer took charge of the Relief Department, there was prevalent a very pessimistic outlook upon the work and the possibilities of this department, which established dependent families in business in order to make them independent. At first, it was difficult to trace this discouragement to its cause, because it was observable in board and staff members alike. Later it was found to be largely due to a special audit of the financial standing of the department initiated by the president of the organization who wanted an accurate picture of the situation. This audit was completed about the time of Miss Taussig's leaving, so that the auditor did not have the necessary guidance in the interpretation and evaluation of the findings. The results were very discouraging to say the least.

In 1920 the writer undertook a careful study of the work of the department for the period of 1917 to 1920 inclusive. The findings of this study showed that there was no cause for alarm or uneasiness, but on the contrary, that the organization had every reason to be satisfied with the accomplishments. This study was made from two standpoints: first, the effect of the work on the families established, and secondly, the financial returns or savings to the organization. With regard to the first item, it was found that the work had the best possible effect upon the families. The real value of the work lay in the fact that instead of fostering or allowing a spirit of dependence to be developed in the families, there was evident a very wholesome spirit of independence, so much so that families which were making payments to the organization on the loans advanced them, preferred to pay for their medical service instead of getting the service from the dispensary which they could obtain free or for a very nominal fee. However, the effect of independence as compared with dependence on the morale of a family and its individual members is too well-known to need either description or argument here. That which is not so well-known, namely the financial savings which work of this kind usually brings

to an organization, deserves consideration in greater detail.

Each family handled by the department was studied in relation to the probable relief expenditure which would have been necessary for the family during the period. Due allowances were made for the changes in budget which would have taken place because of the varying standards in the organization and the difference in cost and earning capacity of the members of the family. All of these items were determined on the basis of the conditions which were known to exist, doubtful situations were counted against rather than for the department. While there undoubtedly is an element of error in these calculations, it is extremely small because of the conservative manner in which the figures were compiled. This gave a total probable relief expenditure for a group of 20 families established during this period, of \$25,946. We deducted from this sum the actual relief granted the families during the period as indicated by the individual family ledgers. This item amounted to \$2,196. The gross saving in relief was therefore \$23,750. We next calculated the total amount invested in establishments from the Self-Support fund, \$10,622, and subtracted from this the total amount repaid at the time of the study, \$3,426, which left a balance due us from the families of \$7,195. Even if we were to consider this entire balance a dead loss and deduct the entire amount from the gross saving in relief, we would still have a net saving of \$16,555 in relief on twenty families in a period of about three years. However, the showing is much better because another phase of this study showed that about 73% of the repayments were made as agreed upon, and we can therefore add at least this portion of the unpaid balance to the net savings in relief, bringing this item up to \$21,707.*

A study of the rate of repayments was also made and it was found that during this period 73% of the repayments were made as agreed upon, and 27% were delinquent. When it is borne in mind that these loans are made without any guarantors, the organization frequently having no more than a chattel mortgage or a judgment note which cannot be enforced, the showing with regard to the repayment seems truly remarkable.

In this connection it should be pointed out that the reason for the poor impression of the work, which the special

*See Table 6.

TABLE 6

SUMMARY OF FINANCIAL COSTS AND SAVINGS ON CASES
ESTABLISHED IN BUSINESS, SEPTEMBER 1917, TO
MAY 1920

Relief necessary if not established.....	\$25,946.91
Relief granted while in business.....	2,196.44
Saving in relief	\$23,750.47
Investment from Self-Support Funds.....	\$10,622.21
Total amount repaid.....	3,426.89
Cost of business to date.....	7,195.32
Actual saving to the Relief Department.....	\$16,555.15

TABLE 7

ANALYSIS OF RESULTS BY SUCCESS AND FAILURE OF
CASES ESTABLISHED, SEPTEMBER 1917, TO MAY 1920

Absolute business successes (Fully repaid and in business)....	10%
Active, still paying, successful.....	40%
Still in business, success undetermined.....	20%
Closed, not in business, but independent.....	15%
Failures—not in business, dependent.....	15%*
Percentage of repayments as per agreement to date.....	72.95%

TABLE 8

DISTRIBUTION OF NUMBER OF CASES ESTABLISHED BY
YEARS, SEPTEMBER 1917, TO MAY 1920

Number of cases established in 1917	2
Number of cases established in 1918	9
Number of cases established in 1919	5
Number of cases established in 1920	4
	20

TABLE 9

FREQUENCY DISTRIBUTION OF ESTABLISHMENTS BY
TYPES OF BUSINESS, SEPTEMBER 1917, TO MAY 1920

Dry Goods	2	Soda Water Stand	1
Bookbindery	1	Cigar Store	1
Tailor	2	Jewelry Peddler	1
Newsstands	10	Grocery	2

*Causes of failures: 2 became ill while in business. 1 poor location.

audit referred to above gave, was found to lie in the fact that the bad accounts were not charged off at any time since the establishment of the department in 1911, and consequently it seemed as if few repayments were being made on an investment in loans amounting to \$29,828.82 whereas as a matter of fact only about \$11,000.00 of this sum represented living accounts. When this fact was brought to the attention of the interested persons, the situations took on an entirely different aspect. At this time also the practice was established of charging off at the end of each year such losses as occurred during the year and to close out all accounts which for one reason or another should not be continued on the books. While this may ascribe a loss to one year on a business established in a previous year, it seems to be the only method available for the distribution of losses so that they may not accumulate and present a false picture of the work of the department at any given time.

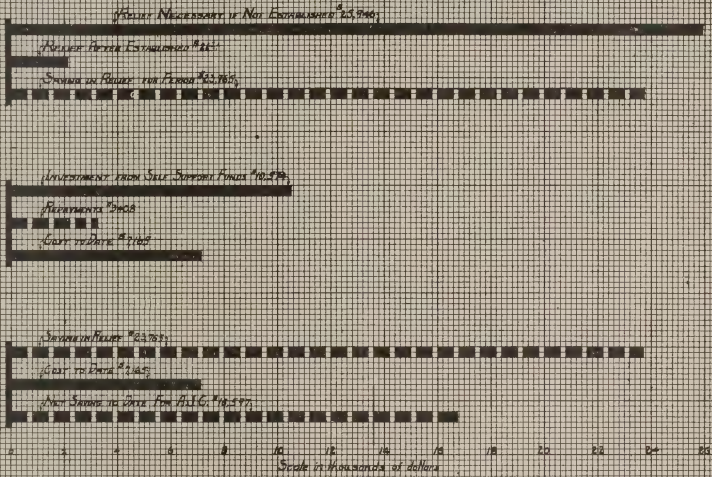
Another phase of the study related to the "success" or "failure" of the various business ventures. It was found that ten percent were absolute successes, meaning by this term those who had fully repaid and remained in business; 40 per cent were probably successful, placing into this category those who were still in business and repaying as per agreement; 20 per cent were undetermined—still in business but not paying as per agreement or requiring assistance from time to time; 15 per cent were partially successful—those who repaid, were out of business but have not required relief because of habits or resources developed during their business venture; 15 per cent were failures—out of business and dependent.* Of these three families, two became ill subsequent to establishment and had to give up their business, and one failed because the location chosen was a poor one. If complete independence and repayment be considered the criterion for success, about sixty-five per cent of the families established were successful. If the criterion should be accepted as rehabilitation from the standpoint of independence of spirit as well as financial independence, between 80 and 90 per cent of the families established during this period may well be said to be successful.

It will be clear from the above that this work represents

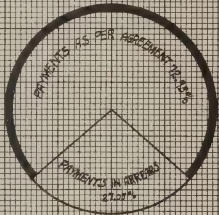
*See Chart IX.

CHART IX

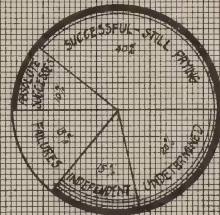
SELF-SUPPORT ACTIVITIES SEPT. 1917 TO MAY 1920



PERCENTAGE OF PAYMENTS & NON-PAYMENTS



PROPORTION OF SUCCESS & FAILURE



Scale: One large square=\$2,000

Note:—This chart is based on data contained in Tables 6 and 7.

a very hopeful and very much worthwhile effort on the part of the organization. Plans were then laid for the development of the work because the number of families handled at any one time was no more than between fifteen or twenty. However, the industrial depression was beginning to make itself felt and the time did not seem ripe for such development. Nor did it seem wise to establish many families in business because of the critical business situation which developed, so that even the funds available for this purpose, at that time \$5,000.00 per year, were not entirely used up.

In September, 1922, when the business situation seemed brighter and more promising for the delayed development, a similar study was made for the five year period of September, 1917, to September, 1922, inclusive. It was found that in general the findings of this study corroborated the findings of the previous study.* The losses were considerably heavier than they were during the earlier period, but it should be remembered that this study covers the years 1920, 1921, and 1922, which saw an industrial depression during which thousands upon thousands of old establishments were forced into bankruptcy. Nevertheless when the losses for the entire period were calculated, they were found to be only fifteen per cent of the entire investment during the period, which is very little indeed when the type of persons which the department deals with and establishes in business is considered. They are usually not keen business people and rarely possess those qualities which are required successfully to meet the competition which the neighborhood store faces.

The findings were presented to Mr. Max. Adler, Vice-President of Sears Roebuck, a long-time friend of self-support work, and one who, more than anyone else, has made the work possible by providing funds for it. He studied the records and reviewed the findings carefully, declared himself well satisfied with the results of the work, and offered a special donation to the Associated Jewish Charities for the department. This was accepted and more money was made available for this work during 1923 than ever before. Unfortunately we found that conditions over which we had no control were thus far not conducive to the

*See tables 10-16 inclusive, pp. 115-117. Also chart X, page 118.

TABLE 10

SUMMARY OF FINANCIAL COSTS AND SAVINGS ON
CASES ESTABLISHED IN BUSINESS,
SEPTEMBER 1917, TO SEPTEMBER 1922

Relief necessary if not established.....	\$39,357.81	
Relief granted while in business.....	4,069.33	
		<hr/>
Saving in relief		\$35,288.48
Investments from S. S. F.....	24,465.65	
Repayments	11,456.47	
		<hr/>
Cost to date		13,009.18
		<hr/>
Net saving to J. S. S. B. on 32 cases in five years....		\$22,279.30

TABLE 11

ANALYSIS OF RESULTS BY SUCCESS AND FAILURE
OF CASES ESTABLISHED,
SEPTEMBER 1917, TO SEPTEMBER 1922

1. Successful—fully repaid and self-supporting.....	7 = 22%
2. Active—success undetermined	11 = 34%
3. Partially successful.	
A. Partially repaid—out of business but self-supporting	6 = 19%
B. Fully repaid—transferred to relief.....	3 = 9%
4. Failure—S. S. F. sustained losses and cases were transferred to relief	5 = 16%
	<hr/>
	32 = 100%

TABLE 12

FINANCIAL ANALYSIS OF FAILURE OF CASES ESTABLISHED,
SEPTEMBER 1917, TO SEPTEMBER 1922

Relief necessary on 8 cases referred for relief if not established	\$ 4,151.23	
Relief granted while in business.....	603.79	
		<hr/>
Saving in relief		\$ 3,547.44
Investments from S. S. F. on 8 cases referred for relief	1,908.87	
Repayments	1,357.69	
		<hr/>
Loss		551.18
		<hr/>
Net saving to J. S. S. B. on 8 cases.....		\$ 2,996.26

TABLE 13

DISTRIBUTION OF NUMBER OF CASES ESTABLISHED AND COSTS BY YEARS, SEPTEMBER 1917, TO SEPTEMBER 1922

	1917	1918	1919	1920	1921	1922
1.	\$200.00	\$ 76.70	\$1531.00	\$ 330.00	\$648.56	\$ 930.00
2.	38.09	900.00	56.35	2064.80	392.00	2118.00
3.		225.50	950.00	2100.00	1150.00	1550.00
4.		179.17	861.00	125.00		65.00
5.		818.15	372.69	365.00		2001.33
6.		770.75		535.00		50.00
7.		63.35		566.72		
8.		1445.43				
9.		986.31				
Totals	\$238.09	\$5456.11	\$3771.04	\$6086.52	\$2190.56	\$6714.33

TABLE 14

FREQUENCY DISTRIBUTION OF CASES ESTABLISHED BY TYPES OF BUSINESS SEPTEMBER 1917, TO SEPTEMBER 1922

Type of Business	No. Estab-lished	No. Successful	No. Active Success undeter-mined	No. Fail-ure
Newsstands	16	7 (Note 1-2)	7	2
Shoe repairing	3	1 (Note 2)	2	
Grocery	3	2 (Note 1)		1
Tailor	2	1 (Note 1)		1
Dry Goods	2	2 (Note 1-2)		
Cigar Store	1	1 (Note 1)		
Bookbinder	1	1		
Optician	1		1	
Jewelry Peddler	1			1
Fruit Peddler	1		1	
Soda Water Stand	1	1 (Note 2)		

Note 1—One of this group is only partially successful—i.e., partially repaid—out of business—self-supporting.

Note 2—One of this group partially successful—fully repaid—transferred to relief.

TABLE 15

DISTRIBUTION OF LOSSES BY YEAR OF CLOSING OF CASES
ESTABLISHED, SEPTEMBER 1917, TO SEPTEMBER 1922

No. of Cases Closed	1917	1918	1919	1920	1921	1922
		\$ 68.70	\$ 54.35	\$1320.89	\$ 139.28	
		110.00	292.78	7.39	964.88	
			25.35	635.65		
			69.51			
Totals		\$ 178.70	\$ 441.99	\$1963.93	\$ 1104.16	

TABLE 16

ANALYSIS OF FAILURES BY CAUSES OF CASES ESTAB-
LISHED, SEPTEMBER 1917, TO SEPTEMBER 1922

Sickness after Establishment.....	3
Failure of business due to deterioration in neighborhood.....	1
Death	1
Total	<u>5</u>

TABLE 17

RELATION OF LOSS TO INVESTMENT ON ESTABLISH-
MENTS, SEPTEMBER 1917, TO SEPTEMBER 1922

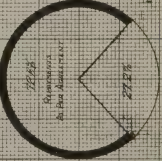
Total Investment—Sept. 1917, to Sept. 1922.....	\$ 24,465.65
Total Loss—Sept. 1917, to Sept. 1922.....	3,688.78
Ratio of Loss to Investment.....	15.07%

CHART X

SELF-SUPPORTING ACTIVITIES
SEPTEMBER 1917 TO
SEPTEMBER 1922



PERCENTAGE OF SELF-SUPPORTING ACTIVITIES



PERCENTAGE OF SELF-SUPPORTING ACTIVITIES



Scale: One large square=\$2,000

Note:—This chart is based on data contained in Tables 10, 11.

quantitative development of this particular branch of our work. In order to outline the reasons for this, some of the guiding principles which have been formulated and adopted by the organizations for self-support work must now be presented.

There are at least two ways in which Self-Support may be looked upon, and there are naturally corresponding criteria for judging the success of the work. The first of these is to look upon it as another form of relief work, where the investment is looked upon by client and agency as a grant rather than a loan and where no repayment is expected. All that can be expected from such establishment is that the family so established will have a rather uncertain income, that it will be subject to the fluctuations of the seasons, and that it will be obliged to return to the agency for assistance from time to time, if indeed continuous supplementation will not be necessary while the family is in business. While this is frequently advisable and even necessary in certain types of cases where the business ability of the person involved is doubted and where a large investment is therefore inadvisable in the beginning, or where the person is ill and his span of life or activity is uncertain, it seemed best, that this type of work and the hazards of such investments should not be charged up against a department which requires the strictest kind of follow-up and a clear comprehension of and adherence to business principles and procedure. It was found that mingling this type of work with the other higher type of business establishment tended to lower the standards of work and follow-up for the other cases.

It was therefore decided to keep this group of cases within the jurisdiction of the family case work departments, the cost of establishment being charged against the general funds of the organization although the self-support worker was available to the case worker in all matters where her particular experience or skill would be helpful or necessary. The responsibility, as far as the business enterprise is concerned, is jointly carried by both workers, although the responsibility for the policies rests with the case work districts. Incidentally it might be pointed out that there is a triple advantage in this arrangement. Not only are the limited funds of the Self-Support Department not depleted by a type of work which is another form of relief work,

and not only does this arrangement safeguard the standards of business supervision and follow-up by the department, but it also has the effect of bringing to the case worker the benefits of learning something of business methods, thinking and procedure. To the self-support worker it brings an opportunity of being in continuous contact with case work thinking and processes so that her own work is subject to the mellowing influence of case work considerations. It hardly needs to be pointed out that this type of business establishment is rarely productive of the highest success from the standpoint of inducing those attitudes of independence and self-reliance which are perhaps the greatest compensation in self-support work. Unless the financial transactions such as, income and expenditures, profit and loss are carefully controlled, there are all the elements for developing an attitude of dependence with all the accompanying effects upon the family.

The second type of self-support work is the legitimate establishment of a handicapped person in business for the purpose of complete independence. In this category are usually included persons who are handicapped either physically, through industrial accident and disease, or socially,—by too large a family for the maximum earnings possible under the best condition in one's trade, etc. This type of person usually requires and responds to a carefully conceived business relationship. Our procedure is somewhat as follows.

The type of business is decided upon on the basis of physical condition,* as determined by careful medical examination, previous work and business experience, interest and capacity, ability to establish and maintain pleasant contacts and personal relationships, availability of other members of family for assistance, etc. The desirable standard of living for the family is then decided upon and its cost determined. Our own practice is to calculate this standard as about one-third higher than the relief budget necessary for the family. The approximate necessary income can then be determined and the approximate investment arrived at. We usually figured repayments to be completed in forty months. 1/40 of the approximate investment is then

*Persons suffering from, or at one time afflicted with, contagious disease, should be kept away from handling foodstuffs; cardiacs should not be expected to do strenuous work, etc.

added to the necessary living expenses which together with the current expenses for the business provides a rough idea of the necessary income from the business.

During the last three or four years we accepted the principle of repayment as a necessary part of self-support work. First because we deem it essential to the morale of the family for obvious reasons; secondly, because the investments per family are usually so large and the amount available for the work proportionately so small that we could reach but few families unless we have the additional income and the accumulated capital from repayments for reinvestments.* However, perhaps the most important argument for repayments is the margin of safety which they provide for the business. While the principle of repayment is important because of the financial returns to the agency, we believe that it is much more important to insure the success of the enterprise by providing that the income from the business should be greater than the immediate needs of the family require. This makes it possible for the family to look forward to the time when they will have the entire income from the business for themselves which will enable them to raise their standard of living, an ambition and incentive which are of considerable importance to the morale of the family. But it has the added advantage that if the business should suffer a set-back for whatever reason, the family does not need to resort to relief or borrowing in order to maintain its necessary standard, because it simply discontinues its repayments for the time being. If it did not have this margin it could not withstand the slightest reverses without going back to a relief basis, a procedure which would be fraught with the greatest danger to the spirit of independence which is the greatest asset in the work.

In view of the above this principle was accepted by the organization and all establishments were made on this

*In 1923, the Board of Directors adopted the principle of the general fund reimbursing the self-support fund at the same rate as the client pays until the combined repayments of the client and the general fund are equal to the original investment at which time repayments from the general fund are discontinued. The aim of this arrangement was to distribute the burden of the large investments so that the limited fund of the Self-Support Department would be replenished at a greater rate than the small repayments made possible.

basis. A review of the current cases leaves no doubt that if not for this practice, a comparatively large number of the families now independent, would have been forced back to a relief basis during the depression, whereas, the margin provided by the repayments makes it possible for them to maintain themselves without making all the payments agreed upon. It cannot even be argued that the organization is the loser in the application of this principle because otherwise it would be obliged to give in relief what it now loses in repayments. That the latter is the less costly socially no person at all familiar with the dangers of relief giving will have the slightest doubt.

Recent experiences seem to indicate a need for re-examining this policy. The reason for this lies not in any inherent weakness which has suddenly been discovered, but in the fact that it is very difficult to find the types of business at the amounts which the organization is willing to invest per family, the income of which should be sufficient to enable the family to live on the accepted standard and to make the necessary repayments. This is due to the fact that industrial conditions have been so bad the last year or so that owners are unwilling to sell a paying business at a time when the industrial situation is such as to make it unsafe for them to do so because of the difficulty of securing employment. Where they are willing to sell, the amount asked for is usually out of reach of the organization, (although in some instances more than \$3,000 has been invested for a single family!), or the price is out of proportion to the income, or the income is not sufficient to meet the needs of the family and the necessary repayments. The case workers, fully appreciative of the dangers and effects of relief, have recently urged the abandonment of the principle of repayment because that would reduce the necessary income and would make establishment easier. They agree that the principle is sound and that the practice is desirable, they also agree that if the margin provided by repayments is eliminated, the dangers of families being forced to revert to relief would be greatly increased. However, they feel that the plight of families eligible for establishment and their disappointments at not being established after waiting for months, are sufficient cause to modify the policy. Whether they are right or wrong, the problem presents a real challenge and must be carefully considered.

Another factor which has contributed to the reduction of the number of self-support establishments is the availability of the Industrial Shops as an outlet. Until July, 1923, when the shops were established on the present basis of operation,* the only resource open to the case worker was self-support. Now a good many persons who would have been considered for self-support are sent to the shops either for retraining or try-out employment before a business is thought of. It is quite proper that this be so and this possibility was thought of when the shops were contemplated even to the extent of joining the Self-Support Department with the Shops. However, while the shops will care for certain types, and while they offer a tremendously important additional facility to the case worker, self-support still remains the most constructive and satisfying solution for a good many problems.

One other problem should be mentioned in this connection, and that is the advantage of buying established business as compared with starting new ones. It has been suggested that the problem of finding establishments suitable for our purpose might be solved by renting stores and setting our clients up in them with new stock and fixtures, and allowing them to build up the business from the bottom. While this may be possible in some cases, it seems unwise as a general practice for the following reasons:

1. Most of our clients, and for that matter most clients coming to social agencies for this type of help, do not possess the necessary business ability to develop a business from the beginning. They may have the ability to carry on what has already been established and organized, but they usually do not have the ability to begin at the bottom.

2. The hazards would be much greater than in purchasing going establishments for at best the worker would have little more than a more or less intelligent guess as a guide in the selections of locations.

3. The ability, capacity, and reliability of a client could never be adequately gauged because there would be no basis of comparison with previous earnings of the particular business.

4. Relief would be necessary during the period of development so that the family would be subjected to all the

*See page 143.

dangers of dependency and loss of initiative during the period.

5. There would be no saving for the agency because what would be saved in the purchase price would be more than offset by the relief which would be necessary especially since most purchases are made on the basis of inventory with a definite sum for "good will."

6. Last but by no means least should be mentioned the danger of discouragement which is likely to come to the client due to failure. This danger can hardly be overestimated especially when the high rate of mortality of small neighborhood stores is taken into account.

In light of the above it does not seem that this offers a solution to the problem of finding the right kind of businesses at a reasonable cost. We can only hope that the situation will improve with the general improvement of industrial conditions.

In October, 1921, the Board adopted the principle of charging a small interest on loans made by the Self-Support Department. This policy was inaugurated after careful study of its desirable and undesirable features. It is looked upon purely as an additional incentive for repayment. The rate of interest is two per cent per annum for the unpaid balance calculated monthly. Thus on a loan of \$100 to be paid in 40 monthly installments, at the end of the first month, interest on the entire sum is charged. This is added to the monthly payment. At the end of the second month, interest is charged for the loan less the first payment if payment has been made. At the end of the third month, interest is charged for the amount of the loan less the two installments paid, etc. A table of interests was prepared for easy calculation and ready reference.* It is explained to the client that he saves money by making prompt payments. An additional incentive is provided by the arrangement that the amount paid as interest is applied to the principal at the end of each year if payments are made promptly and without interruption during the year. On the larger loans this is a considerable sum so that people have been known to borrow elsewhere in order to make their payments regularly. This is of course not countenanced by the worker for obvious reasons. However, the effect of this new policy has been very encouraging.

*Table 18, page 125.

TABLE 18

TABLE OF INTEREST AT TWO PERCENT PER ANNUM ON
LOAN OF \$100 REPAID IN FORTY MONTHLY
INSTALLMENTS

End of Month	Monthly Payment	Total Paid at end of Month	Amount on which interest is to be paid at end of month	Interest to be Paid
1	\$ 2.50	\$ 2.50	\$ 100.00	\$.16
2	2.50	5.00	97.50	.16
3	2.50	7.50	95.00	.15
4	2.50	10.00	92.50	.15
5	2.50	12.50	90.00	.15
6	2.50	15.00	87.50	.14
7	2.50	17.50	85.00	.14
8	2.50	20.00	82.50	.13
9	2.50	22.50	80.00	.13
10	2.50	25.00	77.50	.12
11	2.50	27.50	75.00	.12
12	2.50	30.00	72.50	.12
13	2.50	32.50	70.00	.11
14	2.50	35.00	67.50	.11
15	2.50	37.50	65.00	.10
16	2.50	40.00	62.50	.10
17	2.50	42.50	60.00	.10
18	2.50	45.00	57.50	.09
19	2.50	47.50	55.00	.09
20	2.50	50.00	52.50	.08
21	2.50	52.50	50.00	.08
22	2.50	55.00	47.50	.07
23	2.50	57.50	45.00	.07
24	2.50	60.00	42.50	.07
25	2.50	62.50	40.00	.06
26	2.50	65.00	37.50	.06
27	2.50	67.50	35.00	.05
28	2.50	70.00	32.50	.05
29	2.50	72.50	30.00	.05
30	2.50	75.00	27.50	.04
31	2.50	77.50	25.00	.04
32	2.50	80.00	22.50	.03
33	2.50	82.50	20.00	.03
34	2.50	85.00	17.50	.02
35	2.50	87.50	15.00	.02
36	2.50	90.00	12.50	.02
37	2.50	92.50	10.00	.01
38	2.50	95.00	7.50	.01
39	2.50	97.50	5.00	
40	2.50	100.00	2.50	

\$ 3.23

SECTION 9.

HOUSEHOLD ECONOMICS AND FAMILY REHABILITATION

The Household Economics Department

The work of the Visiting Housekeepers was started as an experiment through the generosity of Mrs. Julius Rosenwald, who contributed the salaries of two workers in 1918, one for the Relief Department and one for the Bureau of Personal Service. The Relief Department was fortunate in obtaining the services of a graduate nurse who undertook the work with an unusual amount of zeal and devotion, and continued it until early in 1924, when she was assigned to a special piece of work of an experimental nature, which is very promising from the standpoint of its effect upon the peace and happiness of some of our families. It is yet too early to report on this work because the experiment has not progressed far enough. Although this worker did not possess special training in household economics, and although she did not have the necessary background in the methods of teaching which one would deem essential for work of this kind, she was able to accomplish most excellent results because of her ardent enthusiasm, tenacity of purpose, and indefatigable effort.

The Bureau of Personal Service was unable to secure a worker until sometime in 1920, when it engaged the services of a household economics graduate who tackled the problem of household management with those families handled by the B. P. S. which needed this service. Although this second worker had the usual household-economics training, her work was on the whole less successful because she lacked the guidance and experience which the first worker had in the Relief Department, because of the intensive case work which it aimed to do.

When the amalgamation took place in 1921, other, more important departments required our attention and this work could not receive the direction and supervision which it needed for organization and development. In 1922, it became necessary to engage an additional worker and the department was turned over to the Case Reviewer for supervision, although she protested that she did not possess the necessary training and experience in this particular field, to

train and supervise the workers. So heavy was the pressure from the organization because of the need for this type of service, that a fourth worker was added to the staff, although at no time did we feel that the work was being done as well as could be with more adequate supervision. All attempts at securing a properly qualified person to organize and supervise this work were unsuccessful and the work was directed alternately by the Case Reviewer and Case Consultant until the fall of 1924, when we were fortunate in securing the services, part time, of Mrs. Julia Dushkin, the present supervisor. She has had not only most excellent academic and professional preparation, but she has also had a very rich and varied experience in the work, in addition to possessing an unusually sympathetic insight and undertaking of the problems and the habits of our people.

The first thing we did was to reorganize our cooking classes conducted in the housekeeping centers established in the two branches of the Jewish People's Institute, and our Industrial Shops. Next we attempted to analyze the problems which this department faced and to determine how effectively it was meeting them. While it is too early to draw any conclusions, it may be worth while to state the problem of the department as we see it now.

Case workers working with difficult family situations, particularly in families where there is strife and friction between husband and wife, usually find that the conflict is due to one of two causes, frequently a combination of both: sexual incompatibility of a mild or serious nature, and the woman's incompetency as a home maker. To be sure, both of these problems may be aggravated by economic stress and they may even be brought on by it, because with adequate financial income, the necessary advice and help may be obtained so that the problem may never come to the fore. However, in families very near or below the minimum subsistence level, these two problems are usually found to be at the bottom of most cases of domestic difficulty. The first of these can frequently be handled, if it is not in an exaggerated form, by tactful probing as to the nature of the difficulty which may be either fear of conception, undue sexual demands on the part of one or the other, or some physical defect. All that may be necessary is to put the parties in touch with a sympathetic and understanding physician who will find a solution to the problem

through contraceptive information, intelligent advice, or medical attention and treatment. Usually, these cases, unless they are of an aggravated nature, yield to fairly simple and comparatively inexpensive treatment. Re-establishment of happy conjugal relations may result, after some follow-up, and the work is, on the whole, fairly satisfactory, although such situations are exceedingly unpleasant to handle, especially for young workers, and require the utmost tact in the handling. Domestic difficulties which are based on the incompetence of the woman as a housekeeper are a much more difficult problem from the standpoint of the time and energy required for handling. These cases may be roughly divided into two classes: women who have adequate mentality but who have never had the necessary training; and those who have inadequate mentality and have never had the necessary training.

Those who have adequate mentality present a comparatively simple educational problem, although it is considerably complicated by the fact that the worker has to deal with a rather interesting set of attitudes and habits. In order to be able to deal effectively with mothers falling in this class, the worker should know not only her subject matter as well as the principles of educational psychology and methods of teaching, but she should also have a body of special knowledge regarding the food habits of the particular Jewish group to which a given mother belongs. In addition, she must be quick to recognize and appreciate any conflict of status which may be prevalent in the home or which may arise from the greater efficiency of the woman as a housekeeper due to the instructor's efforts.

The visiting housekeeper must know the food habits of the group in order to be able to deal intelligently with them by substitution. Such knowledge is also necessary because the mother needing this instruction will, not infrequently, be inclined to resent or deprecate the efforts of the instructor. She is likely to take every opportunity to display her superiority by showing off her knowledge of dishes and their preparation, of which the instructor may be ignorant, or in which she may be inexpert because of lack of practice. Furthermore, in order to be able to present logical and compelling reasons for changing or abandoning foods to which one is accustomed and which one relishes, the instructor must know the ingredients and

preparation of those foods. Mere "authority," an arbitrary "thou shalt" or "shalt not" will, in most instances, be ineffective with intelligent mothers especially since they are on the defensive, and they will unconsciously resort to various means for compensating themselves for the inferior position in which they are placed in the eyes of husband, children, and neighbors, because of their need for instruction in matters which "every woman knows instinctively." Unless the instructor can hold her own with women of this kind she is doomed and likely to lose her influence. Not infrequently has the writer been told by clients that they had nothing to learn from a cooking class, because the teacher did not even know how to prepare certain dishes. Where the problem is complicated by the necessity of living within a relief budget, the visiting housekeeper must be even more expert, for the mother is certain to take refuge behind the claim that all she needs is a more adequate allowance and she "will get along without any classes."

The problem of breaking old food habits and establishing new ones is, of course, an exceedingly difficult one as anyone who has an aversion to a particular food or group of foods will easily realize. Here again the worker must be a psychologist rather than a "boss." The greatest amount of patience and perseverance is frequently necessary to accomplish the desired end.

However, the food problem is only one phase of the visiting housekeeper's work; the problems of economical food purchase, household management, house cleaning, distribution of the burden of the housework on all the members of the family, the inculcation of regular habits of eating, play and rest, all of these properly come within the domain of the visiting housekeeper, because they require special knowledge, skill and ability to "get across" which can hardly be expected from the general case worker because of the many other problems which she has to handle and in which she has to be expert. On the other hand, if the visiting housekeeper is to be successful in her field, she must have the case worker's approach, use the best case work methods, and assume the case worker's attitude and state of mind. Unfortunately, all this is not as yet considered part of a course in household economics.

If the problem which the intelligent but untrained woman presents is difficult because of the delicate and intricate

psychological problems involved, the opportunities for compensation, in terms of results accomplished, are unexcelled. Few persons engaged in the field of social case work have the opportunities to see the beneficial effects of their work in such concrete accomplishments as the visiting housekeeper has. A clean home instead of a filthy home; an orderly family instead of a disorderly one; an equitable distribution of the housework and a relieved mother instead of a broken-down, overburdened woman; an entire family sitting about a table, modestly but orderly set, instead of "individuals" being served individually, each at a different time; well prepared and balanced meals, instead of highly seasoned delicatessen; and, normal well-nourished, healthy youngsters, instead of pale, anaemic, undernourished, inactive and listless children; a happy, contented wife and mother, instead of a morose, nagging, irritable house-drudge;—in short, a happy, peaceful, orderly family in the place of a wrangling, quarreling, unhappy lot of human beings, is very frequently the result of intelligent work on the part of the visiting housekeeper in cooperation with the case worker.

The unintelligent and untrained mother presents an entirely different problem. To be sure, the worker stands in just as great need of the special training and educational background in her work with this type of woman as with the former. However, the work here is less promising, if less exacting. This type of woman usually does not present the difficult, psychological problems that the other group presents. With this type, it is training that is necessary, training in the sense of habit formation. Perseverance is the keynote to success here. The processes must be reduced to their simplest terms and movements. Ideas must be presented singly and in their simplest form, with frequent repetition in order to be grasped. Habits must be established through repetition and by rote. The worker must also be prepared to meet relapses at critical moments. In one case with which the writer has come in frequent personal contact, and in which a truly remarkable piece of work was accomplished by the visiting housekeeper in two years of the most intensive effort, a complete breakdown came to the utter bewilderment and discouragement of the worker. She felt that the work seemed hardly worth while continuing if such complete collapse and utter failure could

be brought on by an insignificant incident in which an unreasonable demand of the woman was not met.

The question whether the work is worth while when the expense is balanced against the uncertain results with this type of mothers can only be answered by considering the available alternatives. Not to do this work means to leave this type of family to shift for itself and to develop along lines which may make it, if not a menace, then at least a drain on society. The children must be cared for and must be given the opportunity of overcoming their handicaps, due to their environment. It is really they, that make the work at all worth while. To leave them in the hands of their incompetent mothers without guidance and supervision is to condemn them to a fate from which they should be saved, if at all possible. Nor is it possible to reduce the cost of this type of work by relaxing in the intensity of follow-up. These mothers usually require the most intensive and persistent care because as previously pointed out, it is all a matter of habit formation. The visiting housekeeper usually finds it necessary to visit the home daily and do the work with the mother so as to teach her by example. The worker can carry but a very small number of families of this kind at one time and she is usually obliged to carry the same families for long periods. Although visiting housekeeping work is frequently the most expensive from the standpoint of cost of service, nevertheless, no agency that is at all concerned about the welfare of its charges can afford to be without this service.

Another function of a visiting housekeeping department is the contribution which it can make toward the preparation and application of family budgets.

The principle of relief-giving on the basis of a budget of family needs, is so generally accepted and so well-known that it needs no presentation here. The preparation of budgets for dependent families is, however, a precarious and difficult matter. Aside from the danger of applying a budget too rigidly, there is the further danger of too liberal or too meager a budget. While the function of social work might be defined as that of raising the standard of living and therefore a liberal budget would seem justified, it should be remembered that there are real dangers in providing a dependent family with so liberal an income as to raise its standard of living to a point which it can never

reach through its own efforts, even though its earning power be increased to the maximum. This may be necessary in some situations where corrective work is to be done, but to do it as a general practice through a liberal budget is a questionable practice. Not only is it likely to induce a spirit of dependence but it tends to raise a comparatively small group of families above the level of its economic class and inevitably leads to the vicious problem of subsidization of industry. On the other hand, an inadequate budget is just as dangerous, if not more so, because it endangers the health and morale of the family. To determine an adequate budget which will take into consideration the above and other factors which readily suggest themselves, such as, former living standards, special aptitudes or handicaps, cultural needs of the family, etc., and at the same time provide for a proper means of control so that the visitor may have the necessary latitude and be held within reasonable bounds, is one of the most difficult problems which the family case work executive faces. In the solution of this problem, the visiting housekeeper can be of inestimable help. Not only can she determine the needs and costs, but she is in a strategic position to apply and test the standards, so that the theoretical budget may become more than a mere convenience for the case worker.

It will be clear from the above that at least as far as the writer is concerned, a household economics department is an essential adjunct to a family case work department. The question raised elsewhere in this review,* whether the general case worker should add this to her many duties, might be answered by saying, that the fact that the special workers who could concentrate on this work to the exclusion of all else, have not as yet succeeded to any considerable degree in standardizing this work certainly indicates that much less would have been accomplished even than has been, if the general case worker had been doing it. It may also be said without much fear of successful contradiction that the general case worker knows too little about her own work, and usually remains on the job for too short a time to be able to undertake all these extra duties without injury to her work even though her case

*See page 92 ff.

count be materially reduced. The tendency for the general case worker to do more and more of the complete job is a welcome one. But we must not lose sight of the fact that thus far, our training of social workers is too inadequate and the body of transmittable technique in case work is too unreliable to justify the diffusion of energies and attention of the case worker, if case work is to develop in accordance with the needs and the demands of the times.

SECTION 10.

BRINGING SOME SUNSHINE INTO LIVES OF DARKNESS

Institutional Visitation

In the Bureau of Personal Service, the penal and correctional institutions were visited by one person and the hospitals for the insane were visited by the mental hygiene department.* During the period of the war, the visiting of the penal and correctional institutions was discontinued because of shortage of staff. The visiting of the state hospitals was also neglected immediately before and after the discontinuation of the mental hygiene department so that the institutions were practically not visited during 1920, 1921 and part of 1922.

The abandonment of this work brought about considerable protest and resentment from the community, and we were finally forced to take up this work again early in 1923. This was made possible for us by the fact that the Legal Aid Department was able to take over the criminal court work and the County Jail visiting which made it possible for the worker whom Miss Low had taken from the institutional visitation and assigned to the Criminal Court, to undertake once again the contact with the institutions. Aside from the fact that this arrangement made possible the resumption of a piece of work which needed to be done, it was also desirable because it brought the Criminal Court and the County Jail work under the jurisdiction of the Legal Aid Department where all court work should be concentrated. At the present time, the Federal Courts are the only courts with which the J. S. S. B. has contact, (except the Juvenile Court which is a special problem) which are attended by a worker who is not attached to the Legal Aid Department. The special, though somewhat questionable arrangement, regarding this court, is due to the fact that the worker who covers the Federal Courts for the Bureau has had many years contact there and has established a rapport with the court-attaches which could not be duplicated. Since this work is not very heavy and since the present arrangement works no particular hardship on the organization nor the worker, the arrangement

*See page 77.

is continued especially since it is at the request of a worker who has richly deserved every consideration from the organization by twenty-five years of devoted service.

The work involved in institutional visitation, while not offering the opportunities for constructive work which some of the other departments of the Bureau offer, is, nevertheless, very much worth while, because it helps to cheer the unfortunate inmates in the institutions. To many of them, our worker is the only reminder of the outside world, and frequently represents the only hope which they may have of leaving the institution.

Whether we can or should help them realize these hopes, we are rendering a distinctly humane service by keeping them in touch with the world outside the institution. We are frequently helpful to them in numerous ways, by bringing them delicacies occasionally, meeting their special personal needs which would not be met if we were not on the ground. We have also been able to lighten the burden of many an unfortunate by interceding for him with the authorities, a thing which was possible for us by virtue of the fact that we can look after the individual whereas the institutions which are almost always undermanned, frequently lose sight of the individual inmate.

One long felt need, which has never been met and which could be met through this department, is the desirability of the Jewish community having definite knowledge as to the numbers of Jewish inmates in the state institutions. That this is a matter of real importance need hardly be argued. Information should be kept as to the number of Jews who are inmates of the penal and correctional institutions and in the state hospitals. The same is also true with regard to the various courts. Unfortunately, it has thus far not been possible for us to get to the point where we could afford to spend the money necessary to gather this information. The Jewish Social Service Bureau is the only Jewish agency in the State of Illinois which has the necessary contacts for gathering such information, and if we do not undertake this task, no one can or will. Sooner or later, we shall need this knowledge and if that occasion should ever arise, the lack of this information will outweigh many times the cost which gathering and compiling the data would be to the Jewish community. We can only hope that during the next year or so, we may be able to make a start in this

direction. This may be facilitated by the fact that we shall have to engage an assistant to the worker covering the institutions because it is not possible for her to do all of the work herself. When such a worker is added to the staff, it may be possible to secure the data which would make the desired information obtainable.

SECTION 11.

CENTRAL PURCHASING AND SUPPLIES

Department of Purchases and Supplies

It was not until the middle of 1922, that we could turn our attention to this department. This was not because this department was unimportant—it is spending about \$60,000 per annum, but rather because our attention was more urgently needed elsewhere. Another reason for the delay in getting to it was the fact that various tests and reviews which we made of this department, superficial though they were, assured us that the purchases were being made as carefully and as economically as possible. It was a problem of systematizing the work to a greater degree and introducing the elements of control which the purchase and distribution of so large an amount of merchandise as the increased department handled, required.

The first thing we did was to introduce a voucher system for all purchases so that a voucher is submitted for approval by the buyer to the proper authority. This voucher indicates the item, the quantity, approximate cost of purchase, date of last purchase of the same item, quantity and price paid at that time and amount of purchases to date. This makes possible instantaneous comparisons of quantity and price of the two purchases and also provides a check on all purchases so that they can be controlled in accordance with the budget provided therefor. If proper caution is exercised so as not to carry this type of control too far it has considerable value as an administrative device.

The next problem was to reorganize the supply room so as to make an up-to-date stock room out of it. The aim which we set ourselves was to institute a perpetual inventory, with incoming goods being charged to the department and the outgoing goods credited to it, care being exercised lest the additional clerical work should require too much extra help which would make this system too expensive. We are glad to be able to say that we were able to accomplish all this without the need of additional clerical help except as the normal increase in the volume of work handled by this department required extra help. We built a series of simple bins, of a special design, which can be used as shelves for stocking goods as well as for the purposes of

hanging clothing in them by the withdrawal of movable shelves. A simple, up-to-date, perpetual inventory was instituted so that we know at all times the amount of a given item on hand, the rapidity of turn-over, the value of the stock, etc. The records of receipts and distributions are kept in the general record room of the organization so that we are certain of an accurate record, inexpensively kept, and serving the purposes for which it was intended, to a remarkable degree.*

During 1924, we developed a special ledger for "Relief in Kind" which gives us an accurate control of the amount of relief in kind granted to a given family in relation to what it should receive. This was found necessary because our control on this kind of expenditure which mounts into the tens of thousands of dollars per year was practically nil. While we give the visitor and supervisor complete and final authority as to when grants should be made, whether the family is receiving money grants for these items or not, information as to the standards prevailing in the various districts was found necessary because we were under the impression that the standards varied greatly in the several districts. The information obtained for the first six months of 1924, corroborated this impression. We are certain that the compiling of this information and making it available to the entire organization on a comparative basis will tend to bring about an adjustment of this item to a normal level. This was borne out in other similar situations.

During 1920 and 1921, several attempts were made to secure cast-off clothing and furniture in the hope of developing a regular source of income for the organization through this means. The entire membership of the then Associated Jewish Charities was written to and a systematic "drive" was made for this. A disinfecting room was built in, a renovating department was maintained, and we were prepared to handle the "donations" in proper fashion. Careful record was kept of the expenses of the "drives" and "follow-up" exclusive of the time of the regular employes. This was compared with the value of the items obtained after cleaning and renovating, with the result that we abandoned

*Actual stocktaking at the end of 1923, a little over a year after the system was installed, showed a discrepancy of only \$13.00 as compared with the perpetual inventory on a stock of as many thousands of dollars.

the experiment as a non-paying proposition. We were, of course, aware of the possible value of establishing a "habit of giving" on the part of a certain percentage of the membership of the Associated but all in all, it did not seem worth the effort involved.

In December of 1924, an arrangement was entered into with the Jewish Home Finding Society, for the amalgamation of its store-room with ours. This was done at their request, all of us being in agreement that a unified store-room with one purchasing agent for both organizations would be productive of worth-while economies. We can only hope that this is a fore-runner of a department of central purchasing and supplies for all the organizations within the Federation, conducted and maintained by the Jewish Charities of Chicago. That this would result in vast savings to the Charities no one at all familiar with the situation will doubt.

SECTION 12.

WORK AS A SUBSTITUTE FOR "CHARITY"

The Industrial Work Shops

Perhaps the most outstanding and most important single development within the Jewish Social Service Bureau during the period covered by this review, a development second in importance only to the amalgamation between the Bureau of Personal Service and the Relief Department from the standpoint of the far-reaching effects on the work of the organization, was the reorganization of the Industrial Workshops. It may be safely said that this development took place only because of our critical attitude toward our own work, and because of our dissatisfaction with the results obtained therefrom.

The last few years brought a realization to people in close touch with agencies engaged in attempting to do rehabilitation work, that the methods in vogue are not always adequate to attacking the problem at its source. This seems to be particularly true of such agencies as use monetary relief in their endeavors to relieve poverty and suffering. They recognize that monetary relief frequently does little to solve the problem on a permanent basis. They also recognize that relief is distasteful both to the social worker and to the client, especially when there is a natural provider who, for one reason or another, is unable to provide adequately for his family. Such clients are usually hesitant and are frequently opposed to material relief, at least in the first stages of their contact with it, on the ground that what they want is an opportunity to earn their own living and not "charity."

In the Jewish Social Service Bureau the dissatisfaction with monetary relief and haphazard and sporadic attempts at change of occupation as the only available means of solving this type of dependency problems had become particularly keen. Because of changes which had taken place in the organization, and because of a broadening of the scope of work, the staff took stock of the results of many years of relief work, and the fact that the problem was not diminishing but rather increasing in spite of the most advanced methods being used demanded recognition.

The Jewish community has been spending hundreds of

thousands of dollars annually to relieve distress. These expenditures have been continuing for many years, nevertheless, the need was becoming ever greater. While it was true that the machinery for aiding the maladjusted persons has been improved upon during the last few years, a frank facing of the facts made us realize that it is also true that industrial society is becoming progressively more complex and the competition which the individual must meet is becoming more keen. Those persons therefore, who are not endowed with special abilities or training are being thrown out by industry in increasing numbers and thus become dependent upon the community. It is apparent to students of the problem, that to deal with this situation on a relief basis encourages an attitude of dependency and condones social waste to a degree which should not be tolerated. It was this conviction which prompted the search for a more adequate method for the handling of the problem.

In order to visualize the dependency problem which the Jewish community of Chicago was facing with particular reference to industrially handicapped persons, whether the handicap was of a physical, mental or social nature, a study of the handicapped was undertaken. It was felt that only by gathering all of the available facts could the problem be properly evaluated, and furthermore, that any plan for a real solution of the problem, insofar as one was possible, should be based on an objective study of these facts.

We aimed to be conservative in estimating the extent of the handicap problem. The cases studied and enumerated were carefully selected by the visitors and the respective supervisors according to a carefully prepared questionnaire. They were then reviewed by the case reviewer and survey officer and finally by the superintendent so that it was safe to assume that there were a considerable number of cases handled by the organization who were not included in the survey, and for whom training might be advisable. The findings and recommendations were submitted to a joint session of the Board of Directors and the heads of departments of the Jewish Social Service Bureau for critical consideration. Before the final draft was drawn, the entire manuscript was submitted to Professor Emery T. Filbey, of the Department of Education of the University of Chicago, who very generously consented to review the findings, and submitted his suggestions and

criticisms. The writer has no hesitation, therefore, in saying that this report embodied the best thought that the organization could bring to bear on the problem.

While the needs of the other organizations within the Associated Jewish Charities, such as, Winfield Tuberculosis Sanitarium, Michael Reese Hospital, and the Michael Reese Dispensary were considered, they were not as carefully studied as the needs of the Social Service Bureau because the information was not so easily obtainable and also because ultimately all of these needs in the community are referred to the Social Service Bureau, it being the clearing-house for the entire community. It may be assumed, therefore, that the situation which the Jewish Social Service Bureau faced and which was described in the study represented a fairly conservative picture of the community problem.

The members of the staff of the Social Service Bureau were exceedingly helpful in this study. This is particularly true of the supervisors and the case reviewer. Their eagerness to assist in the survey was a manifestation of their intense interest in the problem, and the time and energy which they so readily gave to this study in addition to their many other duties was indicative of their desire for a better procedure than the one available at the time of the study.

Space does not permit us to present the findings of the study in any considerable detail here. It must suffice for our present purpose to say that the survey considered the handicapped men, women, boys and girls with whom the Bureau was in contact, in relation to their needs because of their handicaps. It was found that of a total handicapped population, at the time of study, of 301 persons, 231 men and women (exclusive of boys and girl) were dependent with their families upon the Bureau either partially or wholly for their support. On this group the Bureau spent about \$313,000 in a dependency period averaging less than four years. The average cost per person during this period was about \$1200 with more or less negative results.

We next analyzed the problems which the Bureau faced with regard to the handicapped, and which needed to be solved. These were, in the order in which they are listed in the survey: 1. Prevention of dependency and its disastrous effects on the clients; 2. Necessary reduction of relief expenditures; 3. Physical rehabilitation of the handi-

capped; 4. Mental rehabilitation of the handicapped; 5. The need for occupational therapy; and 6. Vocational and occupational training and retraining.

The conclusion to which all this led, a conclusion which, to be frank, we had reached a long time before the survey was made and which it more than corroborated, was that the establishment of a series of shops, properly conceived and organized, would meet these needs. A plan for such an organization was worked out and included in the survey. It called for an organization which would provide: training for those who never had received training; retraining for those who could not return to their former occupations, either because of disease or accident; opportunities for occupational therapy; and part or full time employment for those who are unemployable in industry.

The various aspects of the problem were carefully considered and the difficulties and limitations of the plan were frankly presented. It was pointed out, for instance, that such an organization could never be and should not aim to be self-supporting because of the unproductive training periods, the necessarily inefficient people to whom the shops would have to cater, the high cost of overhead due to teaching and supervisory staff and also because as soon as a trainee gets to the point where he can be productive, the shops should aim to place him in the industry for which he is being trained. On the other hand, the benefits to be derived from work on the part of the clients, were also presented and the value of the shops as a preventive and therapeutic measure was fully outlined.

Armed with the facts and conclusions as contained in the study and backed by a spirit of determination on the part of the Board and staff which was certain to overcome every conceivable obstacle, the President, the Industrial Shops Committee, and the Superintendent made their presentation to the proper authorities of the Federation. With the able and enthusiastic leadership of our President, little else than success could be the result. Fortunately, the Jewish Charities, through its executive director, who was also very sympathetic to our needs, was prepared to meet our request and made the necessary appropriation which enabled us to reorganize the Industrial Shops in May, of 1923.

Through negotiations carried on simultaneously with

the Board of the Jewish Manual Training School we secured the use of their school buildings at 554 West 12th Place, which had been vacant since the closing of the school about two years previously. We were therefore able to move into the Training School and since we had all our plans laid beforehand, this was done almost immediately on our receiving permission to "go ahead." In July, 1923, we engaged Mr. L. Day Perry, who made the study, to manage the enterprise, and plans were made for the immediate induction of people into the shops.

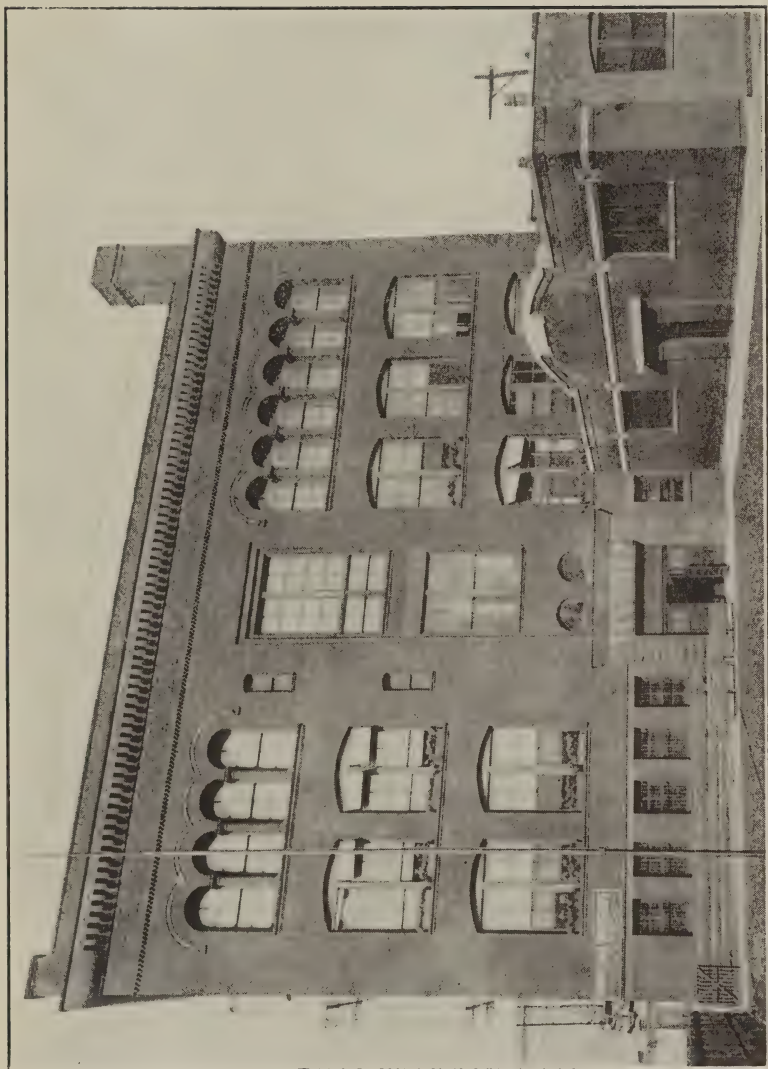
At the time of this writing, the reorganized shops have been in operation for a little over a year and a half. It is, of course, too early to evaluate them adequately. Certain outstanding developments may be mentioned in order that something of an idea may be given of the extent of the progress to date.

1. Number of Employees. When the shops moved to their present quarters, there were employed in the shops about 30 people in three departments, exclusive of two rug weavers. Today, there are approximately 120 people employed in the shops, in six departments.

2. Opportunities for Men. Before the shops were reorganized there were practically no opportunities for men, and there were none outside of the blind men in the broom-shop. Today there are more types of employment for men than for women, so that approximately 50% of the employed personnel in the shops is composed of men.

3. Wages of Employees. During the three years, 1920, 1921 and 1922 (nine months of the latter), the shops paid out in wages approximately \$26,000. In 1924 alone, the shops paid to handicapped persons approximately \$35,000 in wages.

4. Variety of Occupations. The former shops were limited in the types of occupations to broom-making for the blind, and machine and hand sewing for women. There was no outlet for persons who could not or would not engage in these occupations. The new shops, though still not as flexible in this respect as could be wished for, offer nevertheless, a large number of occupations in the various departments and about the buildings, most of which have either work-habits or training objectives. The result is that we have been able to accommodate persons of almost every conceivable type of handicap, physical, mental or



Industrial Workshops Buildings of the Jewish Social Service Bureau of Chicago

social. The departments now conducted in the shops are as follows:—

(a.) **Machine Sewing.** This department organized a number of years ago, through the generosity of Mrs. Julius Rosenwald, has recently been doubled in capacity, and employs about 30 persons, men and women, for work periods varying from two hours to full working days. The products are house dresses, aprons, boys' and girls' wear, night shirts, surgeons' and nurses' gowns, and a variety of other products. This shop is used for purposes of training, retraining and employment of unemployables in industry. Wage arrangements are by hour, piece-work, by day, and by the week, depending upon the type of person, his handicap, and the object which is aimed at by the shops in the particular case. Thus, where an incentive for developing work-habits is necessary, the worker may be paid by the hour or piece, provided there is no danger to his health in speeding. On the other hand, in the case of a cardiac, where there is considerable danger of overstrain, arrangements are usually made to pay the worker by the hour, by the day or by the week, in accordance with his condition. The beginning wage is usually about 35c per hour while learning, with graduated increases up to 60c per hour

(b). **Hand Sewing.** This shop has been in operation about two and a half years, and employs mostly dependent women who have two or three children in school and who have a few hours to devote to employment. The products of this shop are very fine lingerie, trousseaus, and various other types of silk women's wear. The shop operates in two shifts, a morning and afternoon shift, very few women staying the entire day. The rate of pay is fairly uniform ranging from thirty-five cents per hour for learners to sixty-five cents an hour for skilled sewers.

The dependent women working in this and the other shops use about half of their earnings to apply toward their budget and half for themselves so that their income is above the budgetary allowance. This arrangement was devised not so much because of the monetary saving accruing from it to the organization, as because of the social value to be derived from a knowledge, on the part of the woman, that she is at least partially independent because of her own efforts. The effect of this on the children is of even greater importance as is indicated by what one of the women said



THE MACHINE SEWING SHOP
(December, 1923)



THE MACHINE SEWING SHOP — ENLARGED
(July, 1924)

to the writer on one occasion when he asked her how she liked her experience because she had been particularly opposed to entering the shops because of a long history of dependency. The query was addressed to her after she had been in the shops a number of months. She fairly beamed as she replied that she liked it very much, especially since her children thought that she was not getting "charity" any more but that she was earning all her money by working in the shops. Many other such experiences in one form or another served to convince us more than ever of the great value of the shops as an agency for preventing the types of attitudes due to dependency which are so ruinous to the character of the client and which are so discouraging to the social case worker.

The atmosphere in this shop is such that the women love to come there. They work leisurely and freely conversing with their neighbors, so that it has all the aspects of a sewing-circle rather than a shop.

In organizing this shop and particularly in enlarging it, the aim was not so much to provide employment for the women because of their possible earnings as to provide a social outlet for them in order to divert their minds and attention from their troubles. It was recognized in the beginning, and so stated in the survey, that most women with dependent children are not, ordinarily, in position to undertake training for industry, but that they may follow with profit certain kinds of work under careful supervision. The purpose of such work should therefore be largely therapeutic except in the case of such women as would profit from job training.

In asking mothers of children to give up a few hours each day for gainful employment, we were subjecting ourselves to severe criticism from certain parts of the Jewish Community. We knew that those who "feel" rather than "think" about the proper methods of "giving charity" would be likely to take us to task "for asking mothers of children to go to work," when it is manifestly our duty to take care of them because we are receiving funds from the Community for this purpose. Although we were fully prepared to meet such attacks with cases illustrating the effects of simply "taking care" of mothers and children, we felt that it was of the utmost importance that we safeguard every step in the procedure. We knew that sooner or later



A CORNER OF THE HAND SEWING SHOP

some woman who needed the shops most would want them least, and would most likely make an issue of our request. We therefore carefully studied the women with dependents who would be referred to the shops. We found that in a great many, if not in most of the homes of such women, the home conditions were generally bad, that the women had few, if any, social contacts and that their interests were limited and circumscribed. They seemed to need some mental stimulus and diversion to keep them happy and contented. We thought that the associations which they would form in the shops might prove of great assistance in this because they would provide the social contact which most of them lacked and would utilize constructively the extra time which they had for worrying and brooding about their real and imaginary troubles.

Experience has taught us that this is precisely what happens when women are given an opportunity for some work outside of the home. The Hand Sewing Shop has given part time employment to a large number of women for about two years. They have come to look upon their daily experience in the shop as upon a social event. The work in the homes has been systematized to enable them to come to the shops for three hours four days a week. This brought system into a hitherto disorganized or unorganized home and the need of cleaning up each day, dressing for the trip to the shop, wearing a clean apron while at work, handling delicate and highly colored fabrics, and the social contact with other women, also at work, in a wholesome normal environment has stimulated them and made them normal persons. The removal of unnecessary leisure and the substitution of an organized, well regulated activity has also been of tremendous value in the mental rehabilitation of those women whom the shops have thus far been able to accommodate.

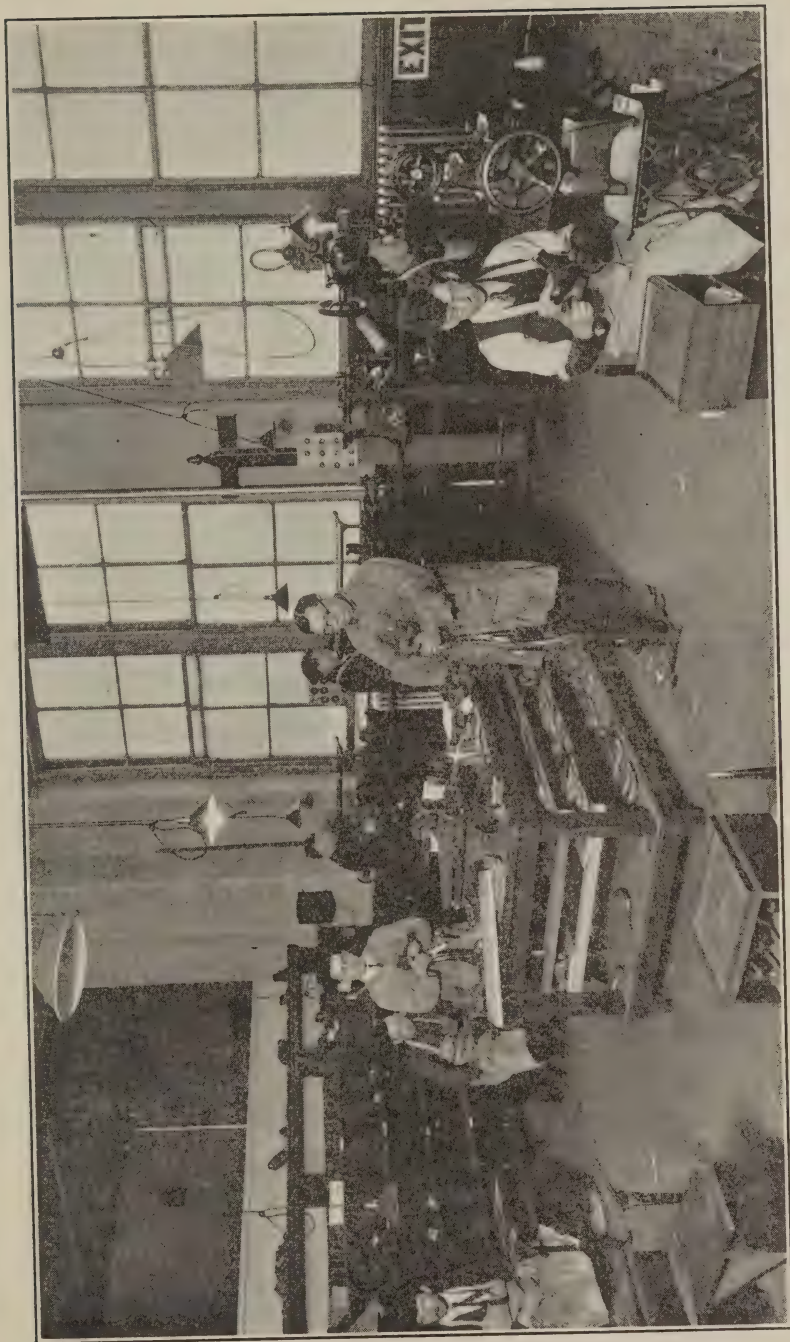
Shoe Repair

The Shoe Repair Shop was established in the fall of 1923 for the purpose of providing training for men as shoe repairers, and to give employment to cobblers who for one reason or another could not work in the industry. It was thought, at the time this shop was organized, that some of the men who had no trade and who could become shoe repairers could be trained here and later established in

shops for themselves. While one or two men could have been ready to enter industry as cobblers, because of the training which they received in this shop, there has been such a slump in shoe repairing in the last year or so that men find it difficult to make a living at it, and the shops have been obliged to keep these men on for the present.

The problem of obtaining enough shoe repair work to supply eight or ten men with steady employment has never been satisfactorily solved. The workers and clients of the J. S. S. B. bring or send their shoes to the shops. The Chicago Home for Jewish Orphans has been very cooperative and is giving us all its work. Non-sectarian organizations, too, have generously responded to the request for work. Nevertheless there has not been enough work to keep the men occupied at all times. We are quite certain that it would not be difficult to secure a good deal of work from the neighborhood where the shops are located. This would mean, however, that a few shoe-repairers in one neighborhood would suffer from unfair competition because of the excellent work and low prices which the shops can afford, a result which we want to avoid as an unsocial act.

While there are undoubtedly enough shoes to be gotten, we have thus far not been able to work out any satisfactory method of collecting work because but few people will go to the trouble of sending their shoes to the shops by parcel-post. We are more hopeful now of solving the problem of sufficient work for this shop than ever before, because of a contract which we established, November 1924, with one of the large commercial houses in the City through the interest of an influential friend of the shops, whereby we get returned shoes which have been but slightly used, for the purpose of repair and resale. If this experiment should prove to be successful we shall be able to enlarge the shoe-repair shop to twice or three times its present capacity without any fear of not having sufficient work for the men, the shoes being used either by the J. S. S. B., the other agencies, or resold by peddlers and shop keepers in the public market. The problem of placing the trainees in industry will have to be handled in the same way as the same problem will be handled in the other departments of the shops.



A CORNER OF THE SHOE REPAIR SHOP

Textile Department

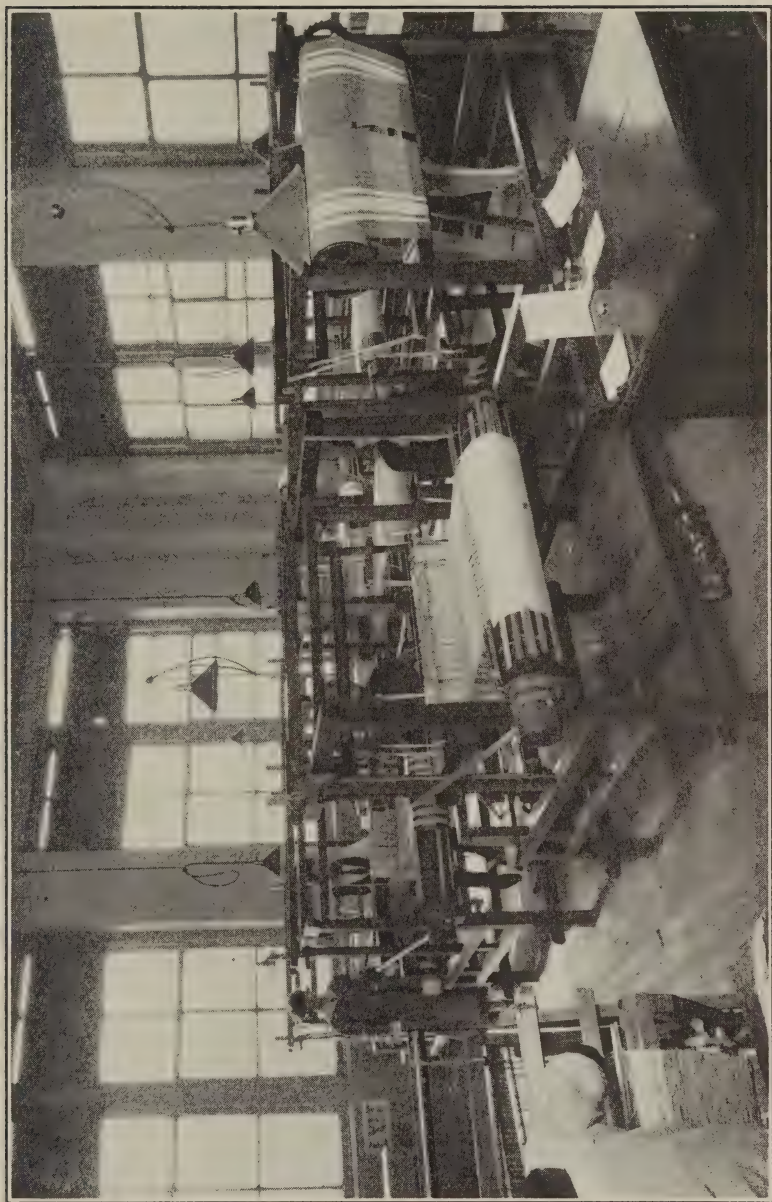
The Textile Department was established in July 1923. The aim of this department is occupational therapy and the establishment of work-habits. The products are various types of men's and women's scarfs, linen products, rugs, blankets, luncheon sets, etc. About 20 men and women are employed here for different work periods for the purpose of accustoming them to work. This shop also employs persons who cannot fit into industry.

Insofar as possible, it is aimed to use this department as an introduction to work or training. Loom weaving is particularly adaptable to persons who need mental or occupational therapy because of the comparatively simple movements and manipulations required, at the same time requiring sufficient attention to be stimulating without being fatiguing. The employees in this shop represent a large variety of physical and mental handicaps. The rate of pay is similar to the rates in the other departments.

Broom Department

This department has been in existence for a number of years and is devoted exclusively to the employment of blind or near-blind men. It now employs ten men, the largest number employed in this department at any one time. It aims at little more than giving employment to blind men since it is not feasible to prepare them for industry, especially in broom making, because they cannot compete with sighted persons in the quality or the quantity of their output.

Various attempts have been made to find a different occupation for the blind men because of the feeling that the opportunities for an adequate living wage at broom making are exceedingly limited. Although the employees in this shop have been with the shop for many years and although they are working with the greatest degree of efficiency possible for men with this type of handicap, nevertheless they have been working at a comparatively low wage, earning from 15 to 25 dollars per week. The problem of the sale of the output, too, has been a serious one. Large inventories are accumulated from time to time so that they can be disposed of only at a considerable sacrifice. The conditions prevailing in this industry are such as to make successful competition on the part of our



THE TEXTILE DEPARTMENT—JULY, 1923

(This shop has been enlarged to double the capacity in December, 1924)

shop impossible. Whereas the industry, employing sighted people, uses labor saving machinery which reduce the cost of production, our shop cannot do this because it would mean either the increase of production which would make our sales problem even more difficult than it already is, or it would mean the reduction of the number of men or the hours of employment, both of which are incompatible with the larger purpose of the Industrial Shops. Thus far, however, we have been unsuccessful in finding any other occupation for the blind which would be satisfactory, and we have continued this department with the hope that sooner or later some way out of the difficulty may be found.

Woodwork Department

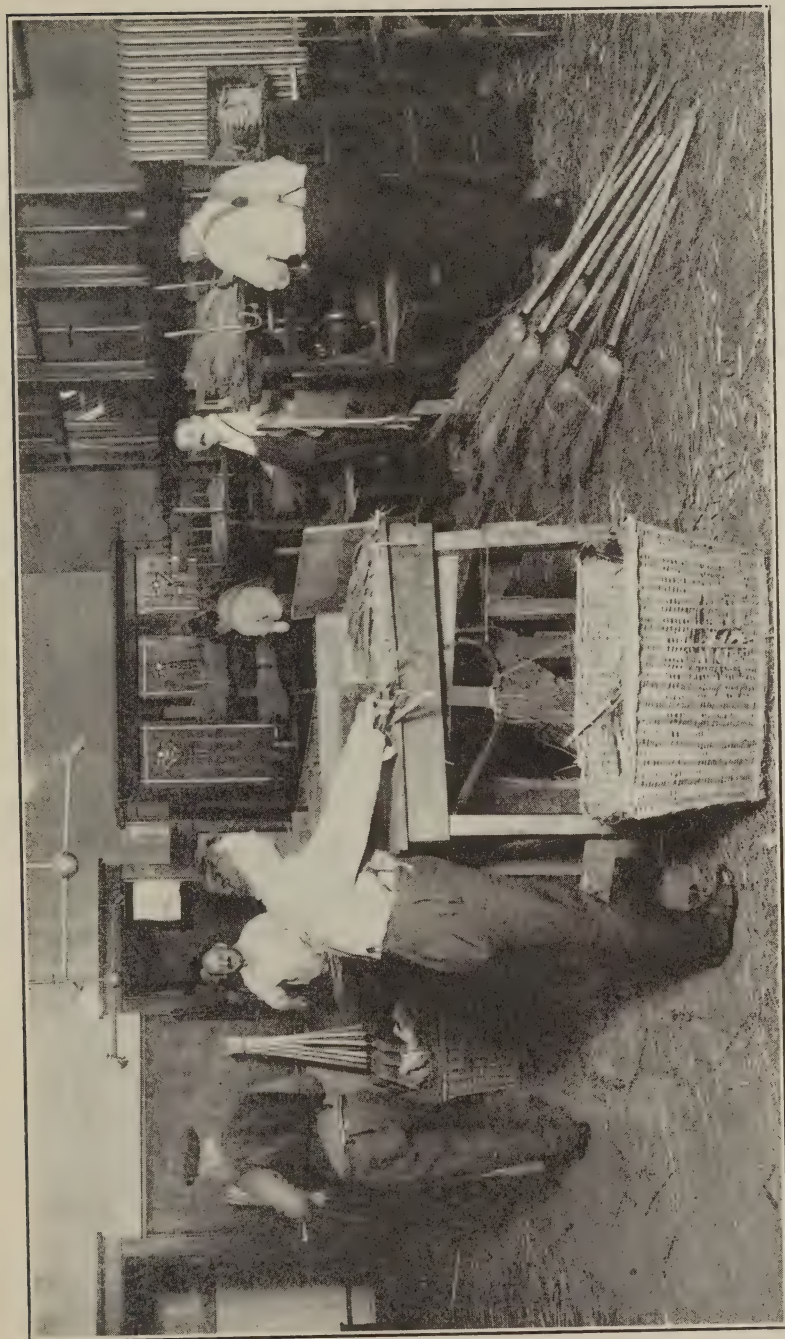
The Woodwork Department was established in the latter part of 1924 in order to increase the facilities of the shops for employing and training men. Thus far this shop has only been able to do chair caning and some light furniture repairing. It is planned, however, to develop a complete woodworking shop with special reference to general furniture repairing. Because of the newness of this department it is impossible to say at the present time how effective this type of work can be for handicapped persons. It has proved to be helpful in providing employment for persons who could not otherwise have been properly accommodated in the shops.

Other Types of Work

In addition to the types of work enumerated above, the shops give employment to a considerable number of persons about the building as wrappers, messengers, etc. This type of work requires little skill and is used, usually, as an introduction to work for people who have not worked for long periods, or where for one reason or another, it is thought inadvisable to place a person at a definite task in association with others.

Play Room

The Industrial Shops maintain a play-room for the children below school age whose mothers work in one or the other of the shops. The playroom is in the charge of a trained kindergarten teacher paid for by the Chicago Women's Aid. This playroom is a very valuable adjunct to



BLIND MEN AT WORK!
(One of the rooms of the Broom Dep't.)



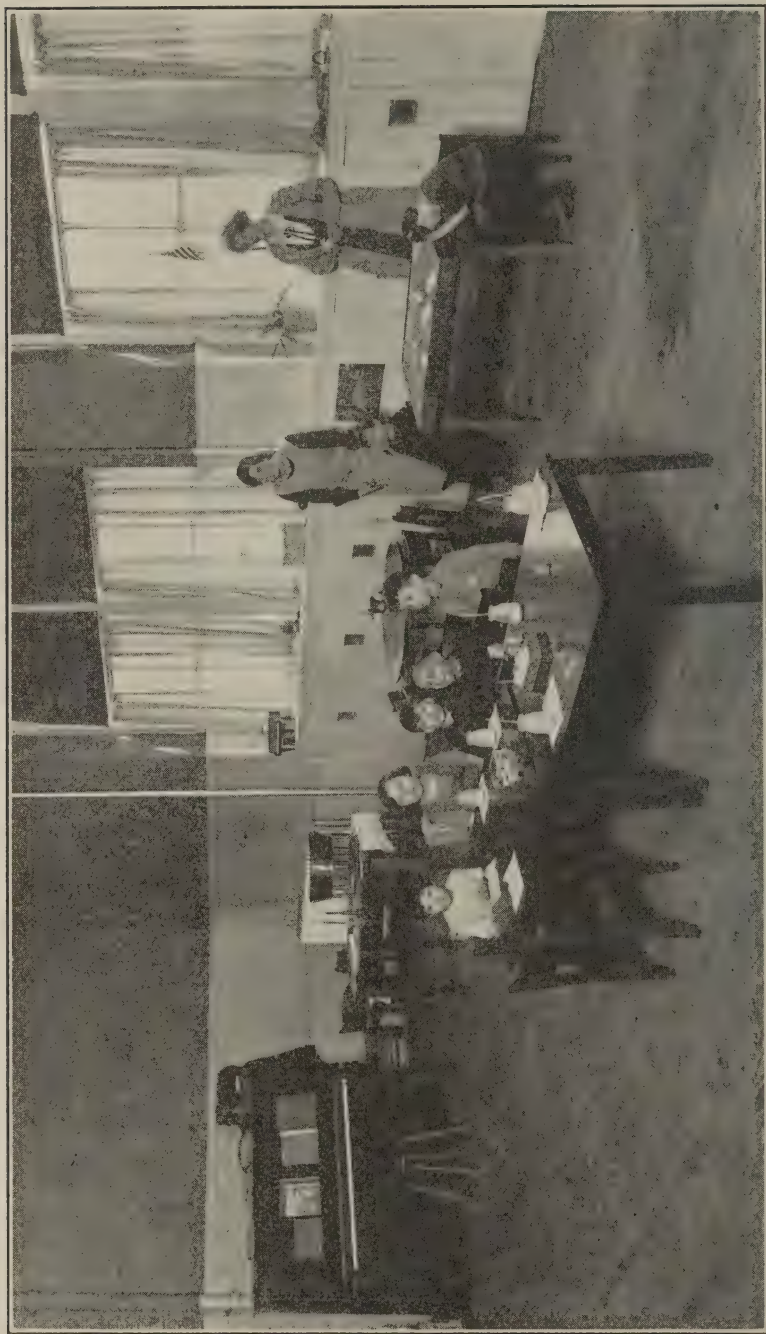
THE WOODWORK SHOP
(Latest addition to the Shops)

the Shops not only because of the mothers who are able to work since their children are cared for, but also because of the training in proper habit formation, which it affords to children who would be roaming the streets if not for the existence of the play-room.

Present Problems of the Industrial Shops

The problems which the Jewish Social Service Bureau faces with regard to the shops are many and difficult of solution. First of these is the problem of **flexibility**. In order to be most successful from a social viewpoint, the shops should have a large number of different occupations so that the occupation may be suited to the person rather than that the person be suited to the occupation. This is exceedingly difficult of accomplishment because of the administrative problems involved. Such a policy, if carried out to the full extent would mean that the overhead in the shops would be prohibitive, that it could not develop any standard products, and that the sales problem would be much more difficult than it now is. While flexibility must continue to be the ideal of the shops, a certain degree of standardization and uniformity is essential for their success. The problem then becomes one of striking a proper balance between these two extremes.

Another problem which the shops face continuously and which is closely connected with the problem of flexibility is the disposal or **sale of the products**. Thus far, the shops have not employed any professional salespeople (with the exception of a broom salesman employed for a few months as an experiment which did not prove successful). The sales of all of the products have been effected by a group of volunteers, the most active being Mrs. Hortense Stumis, Mrs. A. R. Frank, Mrs. Isaac H. Mayer, and more recently, Mrs. M. D. Cahn. These women, with a number of loyal assistants have sold practically the entire output of the shops. In the Fall and Winter of 1923, and during the Spring of 1924, the Federation of Jewish Women's Clubs, under the able leadership of its president, Mrs. Abe Simon, and Mrs. I. H. Mayer for the shops, undertook an intensive selling campaign in the clubs affiliated with the Federation. This campaign has kept the shops busy the entire year, including the summer, when volunteers are usually inactive. During this period the orders came in such large quantities



PLAY, REST and REFRESHMENTS — THE PLAY ROOM
(Maintained by the Chicago Womens' Aid)

that the shops were always several months behind in filling them.

However, in the fall of 1924, there was evident a noticeable slackening of pace on the part of the rank and file of the volunteer sales people. While individual organizations and their representatives remained loyal and are still working as devotedly as ever, it is apparent that unless some new method is found to stimulate the interest of the volunteers and the purchasing public, this method of selling the products of the shops cannot be counted on for very much longer. The volunteers have, of course, created an interest and good will in the Community toward the shops which is worth a great deal from the standpoint of advertising the shops as a community enterprise, but in spite of this good will, an active selling campaign must be carried on continuously in order to keep the shops supplied with orders. Whether the solution of this problem lies in a regularly employed sales force, or whether volunteers can carry the shops indefinitely, or whether a greater degree of cooperation on the part of the social agencies in the Federation will solve the problem, remains to be seen. Perhaps a combination of all these resources will be necessary to maintain and develop the shops. That the actual net sales of the shops during 1924 amounted to more than \$87,000 without any selling cost to the shops is the finest tribute to the loyal group of volunteers and friends of the shops.

Another problem which the Industrial Shops must face sooner or later, the importance of which cannot be overestimated, is the problem of **placing its trainees**. While training for industry is only one of several aims of the Shops* and while the success or failure of the entire enterprise cannot and should not be judged on this one phase of its work, its importance must not be overlooked. The proper placement of "the graduates" not only will complete the task of the shop but it may prevent a feeling of another form of dependency on the part of the trainees, and will reduce the working population in the shops thus making them available to a larger number of persons in need of these special facilities. It is not conceivable that the Shops will ever be able to accommodate all of the people needing them at any given time. By keeping in the Shops persons who

*See page 143.

could work in industry, others, more in need of this facility, are denied the opportunity and the greatest effectiveness of the Shops is thus hampered.

Successful placement in industry requires first of all educating the employers to the realization that handicapped persons are usually more reliable and may be as efficient, and frequently are more efficient, provided they are properly adjusted, than normal persons. Various experiments along these lines have been successfully conducted and there is ample proof of this contention.

The responsibility of adjusting its trainees to industry must be assumed by the Shops or its agent. Successful adjustment requires careful study of the conditions prevailing in the industry in relation to the handicaps of the persons to be adjusted. Careful follow-up must also be undertaken in order that the periods of discouragement and depression which are bound to arise in the beginning may be successfully bridged over. Already we have to our debit a failure on the part of one of our men, who was at first remarkably successful, because we were too certain of our success and failed in the follow-up. This person, a painter by trade, had not worked for a long time after being discharged from a sanitarium for tuberculosis. It required months of the most careful thinking and planning to get him to work in the Shops at his trade, at first for a few hours per day, gradually increasing this through various incentives until he was working a full day. He was encouraged to leave the Shops and was helped to secure a job for himself in which he employed two assistants. He was successful for a little while, and became independent. We discontinued contact only to find, several months later, that he deserted his family because he could not carry himself across a period of unemployment which followed the discontinuation of our contact, with the result that all of our work in this case has gone to naught.

In view of the importance of adjustment and follow-up for successful placement, it may be questioned whether this work can be done through any other agency than the Shops, because of the interest in and knowledge of the client which are necessary. While the Shops must be open minded on this question and must give the existing placement agency a fair trial at it, they must watch this effort with the greatest care because of its great importance to the entire enterprise.

Still another problem which the Shops must face in the near future is the need for making some **provision for those who are suffering or recuperating from tuberculosis.** The Shops have been obliged to draw the line at employing persons who were suffering or at one time suffered from any contagious disease. This is not so much because of the problem of proper sterilization, difficult as that may be, as because of the danger to the whole enterprise if it became known in the community that such persons are employed in the Shops. This is not an idle fear. A rumor had gotten about that T. B. patients are working in the Shops and the volunteer sales force insisted on a statement from the authorities as to whether this report was true or false because of the effect it was having on the community. Another complicating feature is the attitude of the workers in the shop. It is safe to say that they would refuse to work by the side of people whom they would know to be tuberculous or as discharged from tuberculosis institutions. Nor can the Shops afford to assume the responsibility for such mingling. Nevertheless the problem of employment for the T. B. patient is a serious one with the J. S. S. B., and must be handled in connection with the Shops.

It is well known that after several months of idleness in a sanitarium, patients come out with very little desire to go to work. Not only must provision be made for them when they are discharged but they must be given training and employment suited to their particular needs while still in the sanitarium. It would be comparatively easy to establish a branch of the Shops in Winfield Tuberculosis Sanitarium to care for the occupational needs of the patients while there. In fact this was part of the plan for extending the Shops to meet the general needs of the Jewish community. But the problem of caring for the discharged patient is much more difficult and complicated. If segregation is necessary, (and it is fairly certain that this must be resorted to until such time as we are more certain of just what the dangers of infection are and until the community is more enlightened on this matter), then the Shops must create a parallel organization for the tuberculous with as many facilities and types of occupations, with the necessarily larger overhead because of the comparatively smaller number of available workers and trainees. The problem

of selling this output may be much more difficult in such a shop than in the general shop, because of the unenlightened public opinion on this subject. Indeed, it is very likely that the existence of such a shop under the same auspices, even though a separate institution, would do serious damage to the sale of the products of the general shops because the average purchaser would not be likely to differentiate between the two and would choose to be on the safe side by refusing to buy any of the products.

However, as already indicated, the problem of the tuberculous must be handled because it is just as much a problem of the Bureau as is any other problem. It requires a solution because experience has taught us that some of the most difficult cases which the Bureau has to handle are ex-tubercular patients: Perhaps the solution lies in the establishment of a series of non-sectarian shops for all the tuberculous patients of Chicago. This may well be and if so the Jewish community will have to take the lead if only because it has seen the value of such an enterprise in its Industrial Shops.

A resource such as the Industrial Shops represent, can become a hindrance just as they may be a great help to good case work. With the great pressure under which the case worker constantly finds herself, it is quite natural that the Shops should be thought of in connection with every puzzling problem, which she faces in which employment or vocational adjustment might be a solution. While it is desirable that the Shops should be used as a first rather than as a last resort, nevertheless, there is considerable danger of their being used as a catch-all or dumping ground. This would not only tend to weaken the case worker and the case work but has distinct dangers for the persons placed in the Shops. It should not be forgotten that the Shops give employment under sheltered conditions. To people not physically or mentally handicapped but suffering perhaps from a tendency to go along the line of least resistance, a very common failing in humans, the Shops can be just as definite a danger to those not needing them as they are a help to those really in need of this type of cure. It is important, therefore, that the thinking and case work should be of the very best before placement in the Shops is resorted to. Wherever a satisfactory adjustment outside of the Shops can be made, they should not be resorted

to, or, the best possibilities of the enterprise will not be realized.

It may perhaps not be amiss to attempt here an evaluation of the Industrial Shops on the basis of our experience with them thus far. It is of course too early to hazard a complete and final statement of their value. It may be said, however, that there can be no question of the great value of this means of adjusting persons maladjusted vocationally and socially. Whether the handicaps be physical, mental or social,* the Shops have been of equal value in overcoming them. People who have not worked for many years have learned to work there and are very much happier because of the diversion. Others who were on the road to pauperization have been saved and completely rehabilitated through the Shops. Impostors on the Jewish Social Service Bureau have been checked and their dishonesty was brought to light because for the first time the Bureau has been able to test out the claims of people that they are willing to work but lack the opportunity to do so. At the same time, the Shops have been a means for treating neurasthenic and psychasthenic persons who would have deteriorated without this facility.

Financially, the Shops have meant a great saving to the Jewish Social Service Bureau. Not only has the organization saved the greatest portion of the \$35,000 paid out in wages which would have been expended in relief but numerous men and women were kept from becoming "relief cases" because of the Industrial Shops. Some left the shops after working there but a short time without requiring or receiving relief because their work and earning capacity was established; others, who were undoubtedly malingerers, refused to work in the shops or insisted on so high a wage as to make it reasonably certain that they had other sources of income. One of these, a peddler, who claims to be making only ten or twelve dollars a week and whose earnings had been supplemented by the organization for several years, refused to work in the shops unless he were paid at the rate of twenty-five dollars per week. He was offered twelve dollars per week while he would learn the cobbling trade and he was told that his earnings would be supplemented according to the budget. This he stubbornly

*See table 19, for types of handicapped employed in the shops, page 166.

TABLE 19

**TYPES OF HANDICAPPED EMPLOYED IN THE
INDUSTRIAL SHOPS**

Disability*	Total
Arrested Tbc.	2
Tbc. Spine	1
Rheumatism	3
Osteoarthritis	1
Diabetes	2
Anemia	1
Hyperthyroidism	1
Emotional Instability	1
Feeble Minded	2
Mal-Adjustment	4
Mental Defective	9
Manic Depressive....	4
Mental Retardation	2
Neurasthenia	6
Neurosis	4
Psycho-Neurosis	1
Psychasthenia	4
Epilepsy	1
Blind	8
Near Blind	2
Cardiac	16
Varicose Veins	2
Colitis	1
Nephritis	1
Crippled	4
Pes Planus.....	1
Myalgia	1
Social	27
	<hr/> 112

*Disabilities are arranged in accordance with International Code.

refused to accept until the worker became suspicious and forced the admission from him that he had been making approximately twenty-five dollars per week during the entire time. If not for the shops, the worker could not have forced the issue because there is no way in which peddlers' earnings can be verified.

Another case illustrating the possibilities of the shops, in preventing imposition on the J. S. S. B. is that of the C. family.*

"Mr. C., 32 years old, and his family, consisting of Mrs. C. and four young children have been assisted intermittently and regularly by the J. S. S. B. for a period of over ten years. Illness of the wife, unemployment, bad luck in business, and finally his own bad health, were the various causes of distress given by him on application.

"The latter cause took him to California, and at his request his family was sent by the J. S. S. B. to join him there. They soon became dissatisfied with this arrangement, and demanded return transportation under threats of suicide, so that this too had to be granted.

"Upon returning to Chicago the man went to the Municipal Tuberculosis Sanitarium, claiming illness, and remained there seven months under observation. He was finally discharged with the statment of 'no findings and able to work.' The same opinion was rendered at the Michael Reese Dispensary, but Mr. C. was at variance with this opinion and was therefore sent through the Diagnostic Clinic,* where he was diagnosed as a mental defective and psycho-neurotic, acknowledged as incapacitated for work, and treated by a psychiatrist for a period of five months. Throughout that period the family received a regular allowance from the organization.

"When pronounced by the psychiatrist as able to work, Mr. C. stayed away from the organization for a very short period, and reapplied on pretext of a new physical illness which was again observed medically, with the result of 'no findings.'

"The man was then referred, as a last resort, to the Industrial Shops but he refused to work there. After a good deal of unsuccessful effort to induce him to go to the shops,

*Quotations taken from a statement prepared by Mrs. Luba Lazareff, Supervisor of District 3.

relief was discontinued in the face of a great deal of pressure brought by the man through various organizations and individuals in the community. It was finally discovered that he had been employed throughout the entire period of his treatment by the psychiatrist on a part time basis. It was because of this that he did not find it profitable to enter the Industrial Shops."

If the worker did not have the Industrial Shops to test this man it is fairly certain that his duplicity would not have been discovered especially since he was able to fool even the psychiatrist.

The following statement of our experience with Mary K. and the final solution of her problem through the Diagnostic Clinic and the Industrial Workshops will serve to illustrate the more positive value of these facilities for case work.*

"Mary has been ill most of her life, suffering from chorea with a heart complication, and as a consequence has done very little work."

Between December 1915 and August 1923, when the workers decided that a change in treatment was necessary, she spent the greater portion of her life in hospitals and dispensaries. Her medical history indicates almost continuous contact with medical agencies.**

*Quotations taken from a statement prepared by Miss Irene Schwarzman, Supervisor of District 5.

***December, 1915, Cook County Hospital—diagnosis; chorea. Discharged February 9, 1916.

"November, 1916, operated on nose at Cook County Hospital for sinus infection.

"December, 1916, Cook County Hospital for treatment for sinus infection. Also diagnosis of chorea and mitral stenosis. January, 1917, she was sent to Michael Reese Hospital and later to Rest Haven.

"May 15, 1917, nose re-operated upon at Cook County Hospital. 6-8-17, sent to Lake Geneva, but returned 6-20-17, ill with rheumatism.

"Was at Presbyterian Hospital from November, 1918, to April, 1919. Was transferred to Grove House.

"March 27, 1919, she was operated upon at Presbyterian Hospital for chronic appendicitis and discharged April 24th.

"August 6, 1919, again entered Presbyterian Hospital. Diagnosis, chorea and rheumatism.

"February 5, 1920, Medical social worker advises that physician at Presbyterian Hospital suspects that the complications were due to an infection at the base of the brain.

"8-5-20, discharged from Presbyterian Hospital and sent to Grove House.

"9-9-20, went to Rest Haven of her own accord.

"9-30-20, she again became ill and was sent to St. Luke's Hospital, discharged 3-4-21. Diagnosis—chorea and cardiac condition.

"October, 1921, admitted to Wesley Hospital. Physician advised that she had been running a temperature for some time and she received hospitalization for observation. He stated that she may have a hemorrhage of the brain at any time. Discharged 1-16-22.

"8-10-22, admitted to Rest Haven upon the recommendation of Michael Reese

"In August of 1923, when the dispensary again reported that Mary be allowed to rest, the District decided that although a definite diagnosis had been received, they were making no progress and Mary was fast becoming reconciled to leading a life of invalidism. She spent much of her time talking of her ills and of the gloomy future in store for her. She was encouraged in this attitude by her family and especially by her sister Jane, two years younger, who also is suffering from chorea complicated by a heart and stomach condition, which have totally incapacitated her for work.

"On November 12, 1923, Mary started her examination in the Diagnostic Clinic. Her cooperation was perfect and on November 22nd, her case came up for discussion before the Group. It was decided that she be hospitalized for treatment for chorea. It was found that her heart condition was such as not to be considered a handicap. She entered Michael Reese Hospital on December 10th, and remained there until April 23rd, 1924. On May 1st, her case again came before the Group. The diagnosis was—double mitral lesion, (double valvular lesion) and chorea (St. Vitus Dance.) Her heart condition was found to be well compensated but the chorea had not improved appreciably. The physician, who observed her at the hospital during her entire stay there and who was present at the diagnostic meeting, was of the opinion that she might be malingering; although her shaking was very violent, many of the symptoms of a true chorea were not present. After being told of his findings, the Group decided that some occupation at the Shops be insisted upon in spite of her physical condition. No further medical treatment was thought necessary.

"Mary did not look with favor upon her admission to

Hospital. Physician of Rest Haven advised that patient was suffering from a double heart lesion. Discharged November, 1922.

"12-8-22, referred to Michael Reese Dispensary with background history. Diagnosis—mitral regurgitation—no chorea at present—prognosis fair.

"5-3-23, Mary referred to Michael Reese Dispensary for re-examination. The doctor advised rest.

"5-15-23, report from Michael Reese Dispensary—Diagnosis; mitral regurgitation. She has lost weight and appears quite nervous. Physician recommended rest and sojourn in the country.

"7-26-23, turbinectomy performed at Central Free Dispensary.

"8-1-23, report from Michael Reese Dispensary in which it was recommended that the patient continue to rest.

"8-6-23, report from Michael Reese Dispensary. Recommended that the diagnosis was mitral regurgitation. Heart well compensated. Patient to be allowed to rest a few weeks longer.

the Shops as she considered herself a very sick girl and backed up this argument by saying that she would not have been kept in the hospital four months had there not been a good cause for such confinement. However, the worker after accompanying her on a visit of inspection to the Shops, finally persuaded her to enter. An application was sent in stating her preference as general office work. The Shops were able to give her work in the office four hours daily. She entered the Shops the middle of June and has adjusted herself remarkably well. She likes her work and is happier than she has been for years.

"In a conference with the manager and her supervisor in the Shops on August 21st., it was learned that Mary's shaking had subsided and almost entirely disappeared. Her work was found to be most satisfactory. It was decided to try her for two weeks at full time and if this experiment proved successful to give her a regular position at full time sometime after the middle of September.

"The following report was received on September 7th, 1924, from Mary's supervisor in the Shops:

"'Miss K. has been with the Industrial Workshops since June 19th, working on an average of four hours per day. I have found her very satisfactory and very willing to help in any department. When she first came I noticed considerable twitching, especially when she realized that she was being observed. However, I think it has almost entirely disappeared. One day last week I saw her on the street car. I sat where I could observe her without her knowledge and could not see any twitching at all. This morning I sat opposite her for a full half hour, she being unaware of the fact that I was watching her, as I was talking about her work and so far as I could observe she was absolutely normal—no twitching of any kind. In the last two weeks she has been working full time—from 9 to 5 with an hour for lunch, for which she was earning \$15.00 per week. I think we will be able to use her full time after October 1st.'"

"Mary has been working full time since October, 1924. Her work is very satisfactory and she has proven herself quite valuable to the Shops. She has had no recurrence of her attacks and is more happy and hopeful than she has been ever since we have known her. She has expressed herself to the effect that just as soon as she feels a little surer of herself, she hopes to enter industry so that she can

make more money. There is no doubt in our minds that she will be adjusted outside of the Shops in the course of a short time."

Lack of space does not permit citing other cases where the shops have been the means of rehabilitating handicapped persons and preventing others from taking advantage of the organization and becoming handicapped. However, it may be safely said that the Industrial Shops have reduced our relief expenditures to a very considerable extent, have been a very positive influence in the improvement of our case work, and were the direct means of bringing happiness and joy to people who were miserable and unhappy.

SECTION 13.

SOME WHO MADE OUR WORK POSSIBLE

Co-operating Agencies

An agency such as the J. S. S. B., touches almost every phase of organized community life. Consequently, its contacts with the other organizations in the community must be frequent and in many cases most intimate. These contacts are so numerous that only the most important co-operating agencies can be mentioned here. We shall first consider the Jewish agencies within the Federation, then the Jewish agencies outside of the Jewish Charities, and finally the city wide non-sectarian organizations.

Jewish Organizations Within the Jewish Charities. Of the Jewish agencies in the Federation, the Michael Reese Dispensary and the Michael Reese Hospital have been most frequently called upon by us for service. This is especially true of the Dispensary because we have hardly a client in our various departments who does not at one time or another come in contact with the Dispensary at our request. As indicated elsewhere* our contact has been most friendly and the service which we have been receiving from the Dispensary has improved immeasurably in the last few years, so that it is infinitely superior to what it was before 1919. Adequate medical service is indispensable to good case work and neither the intensive case work nor the results of this work elsewhere described,** would have been possible without the wholehearted co-operation of the medical agencies. This co-operation they gave us willingly and we pride ourselves on the cordial relationship which has existed between the two organizations. The same may be said of the Michael Reese Hospital although our contacts with it are less frequent than with the Dispensary.

The agency with which the J. S. S. B. has the next largest number of contacts is the Jewish Home finding Society. These contacts, though numerous, have not always been entirely satisfactory because of the differing points of view between the child care and the family case workers.

The last few years have seen a peculiar reversal of atti-

*See page 33 ff.

**See section 3.

tude on the part of these two groups. Five or ten years ago, the family case worker insisted on keeping families intact regardless of how poor the home care was, on the ground that the poorest natural home is better than the best foster home. The child care worker, on the other hand, felt that a good foster home and sometimes even a good institution is better than a poor natural home. In the last few years, both groups reversed their positions. Today, the family case worker who has obtained a deeper insight and a keener understanding of the influence of good and bad environment on character formation, is frequently only too ready to remove children from what they consider to be undesirable home influences. The child care worker, too, has obtained a finer appreciation of home life because she has seen the effects of institutional and foster home care and she holds that the poorest natural home is better than a good institution or a foster home. Needless to say, both groups are thoroughly honest in their views. The older workers, especially those who have had the good fortune to engage in both types of work, know the limitations and advantages of both kinds of homes, which gives them the balance and poise necessary to good case work thinking and planning. Unfortunately, this cannot be said to be true, at the present time, of most workers in either field. With the limited training and experience now the rule among case workers, they rarely have the maturity and perspective which would make it possible for them to see the good and bad means of adjustment. Misunderstanding and occasional friction must be the result. Only a more adequate and a broader preparation for social work can eliminate the factional strife now consuming so large a part of the energies of the social workers in the respective fields. It is, therefore, a pleasure to be able to say that during the last few months, the relationship of the two organizations has been most pleasant. The differences of opinion and methods are gradually being worked out and a mutually helpful co-working relationship has been established.

The Jewish Free Employment Bureau is another agency with which the J. S. S. B. has frequent contact. The employment Bureau, doing a general placement work, has not been able to concentrate on the problem of placing the J. S. S. B. clients who are especially difficult to place. They have been giving us the best service possible for them. But

their work has always been so heavy in relation to their staff that the specialization necessary for our particular problem has not been possible. This service is of the greatest importance to the Bureau. We have consistently refrained from doing any placement on our own account because of our fear of weakening the Employment Bureau by so doing, even assuming that we would be successful where they with their greater experience and wider contacts failed. It would more than pay for the J. S. S. B. to place a worker in the Employment Bureau to handle the J. S. S. B. clients because of the saving which that would mean. This, however, seems to be unsound from a community standpoint, and the Jewish Charities would be wise and far sighted, if it made it possible for the Employment Bureau to concentrate on the J. S. S. B. problems by adding to its budget so that additional staff may be engaged for this purpose.

The J. S. S. B. has also had most cordial relationship with the other agencies in the Jewish Charities, such as the Winfield Tuberculosis Sanitarium, with which we have a great deal of contact because of common problems; the Women's Loan Association which administers the Johannah Lodge Fund whereby J. S. S. B. clients may secure loans without guarantors, the loans being guaranteed by the Bureau without the clients' knowledge; and finally, the Marks Nathan Jewish Orphans' Home and the Chicago Home for Jewish Orphans.

The subject of our relations with the constituent societies of the Jewish Charities cannot be discussed without at least mentioning the cordial relationship which has existed between the J. S. S. B. and the parent organization—the Jewish Charities of Chicago. The readiness of the officers and especially, the Executive Director, to listen to and participate in any plans for the improvement of the service which we were in position to make because of our many community contacts, made our efforts not only more effective than they would have been otherwise, but made our work a pleasure.

City Wide Jewish Organizations Outside of the Federation. Of the Jewish organizations not included in the Jewish Charities, the J. S. S. B. has the most contacts with the Jewish People's Institute, formerly the Chicago Hebrew Institute.

Before 1920, the Institute charged us for the tuition and supplies used by our clients who were sent to the Institute by us. This meant that only a small proportion of those of our clients who needed the facilities of the Institute could take advantage of them. This situation was presented to the superintendent and a special committee of the Institute, with the result that all fees were remitted and the doors of the Institute were opened wide for the clients of the Bureau without charge. The Institute is losing a good deal of money each year by this arrangement, but it is making its facilities available to that portion of the population mostly in need of them. We have made free use of the classes, clubs, gymnasias and the other activities of the Institute. Our Boys' and Girls' Departments have been especially fortunate in having this outlet. The Districts, too, have used the Institute for their children and adults. The visiting housekeepers held their cooking classes in the west and northwest branches of the Institute and we have been waiting impatiently for the branch which is to be built in the Lawndale section of the city, not only because we want to establish a housekeeping center there, but because we have frequently been brought face to face with the need for some such agency as the Institute, in that section of the city. The Institute has also made available its Girls' Camp for a number of our girls each summer without charge. In every other way has it been eager to extend to us the courtesies of its many activities and we are happy to say that we have taken advantage of them freely. The relationship between the two organizations has been as cordial as possible, not only because of the friendship of the respective executives, but also because there is a considerable interchange of staff, since a large number of our staff members are teaching in the elementary and high school classes of the Institute.

Of the non-federated organizations in the Jewish community, the Eisendrath Foundation, no doubt, had the most profound influence on the work of the organization. The plan, aims, and scope of work of the Eisendrath Foundation have been set forth elsewhere.* Nor does space permit a detailed statement of the work of the Foundation here. It

*See Report on the Eisendrath Foundation prepared by the J. S. S. B. in 1922. Also the Jewish Social Service Quarterly, December, 1924.

must suffice to say that the funds of the Foundation established by Mr. and Mrs. B. D. Eisendrath, were made available to the Relief Department in October 1919, for supplementing the budgets of a number of families for the purpose of correcting malnutrition in children. This plan was chosen rather than the one of establishing a home to which the children might be sent for the same purpose, because it was believed that supplementing the incomes and doing intensive case work with the families at the same time would be productive of more lasting good for the entire family than the removal of the children from the home. The experimental period of two years expired the latter part of 1921, and a careful study was made of the results of the work with the eleven families and 57 children supplemented during the two years. This study and the periodic reviews of the cases coming within the scope of work of the Foundation during and after the experiment, served to focus the attention of the organization on the more subtle social and psychological factors, inherent in most case work situations, to a remarkable degree. The contribution of the Eisendrath Foundation to the development of good case work standards can hardly be over estimated. The study, which was the first attempt at a critical and objective evaluation of the work of the organization, was by no means entirely complimentary to the organization. But it called the attention of the workers to the dangers of family tensions resulting from intensive case work, the strain on the family of too close supervision, the danger of raising standards of families to a point where they cannot maintain them, thus inducing permanent dependency, etc. The study, and especially the attempt at correcting the malnutrition of the children, brought the problem of child health and care to the attention of the worker to a degree never before equalled. And finally, the Foundation served to make the Bureau conscious of its responsibility for the health of the children in its families so that it assumed the responsibility of providing special diets to the extent of spending about \$1,000 per month for this item.

The Foundation has been more than worth while in the indirect benefits which it brought to the Jewish Community in general, and the Jewish Social Service Bureau in particular. It is now ready to undertake a new piece of work.

We have urged it to undertake an intensive and extensive study of child care in the Jewish community of Chicago in conjunction with the Research Bureau of the Jewish Charities. As these lines are being written, there is a strong possibility of this suggestion being carried out. If that be so, the Foundation has the opportunity of making another very much worth while contribution to the development of standards in child care in the Jewish community of Chicago.

Some of the other non-federated Jewish agencies with which the Bureau is co-operating and which are making a worthwhile contribution to its work are: the Council of Jewish Women which conducts a camp for Mothers and School children at Waucanda, Illinois; the Jewish Scholarship Committee which has been doing a most excellent and worth while work in providing scholarships for Jewish boys and girls who might otherwise not be able to continue their schooling, a work by the way, which should be extended to reach the "average" child instead of the especially gifted or especially handicapped child, because it is from the group commonly called "average children" that the largest proportion of the maladjusted persons comes; the Sunset Lodge Camp Committee which maintains a camp at Sunset Lodge, a most beautiful spot providing what must be a never-to-be-forgotten experience for most of the girls fortunate enough to spend two weeks there; and finally, the Young Men's Jewish Charities, previously mentioned in connection with the Legal Aid Department, and deserving mention here because of the boys' Camp which they maintain. With all of these and other agencies, too numerous to mention, the contact of the Bureau has been most pleasant and each of them has its own particular contribution to make to the improvement of living conditions for the economically disadvantaged Jews of Chicago.

One effort which deserves special mention here because of the possible far-reaching effects which it may have, is the attempt of the Conference of Jewish Women's Clubs to organize the smaller, independent relief societies, of which there are so many in Chicago. This effort was started by Miss Minnie F. Low, at our suggestion, as her first task of community organization after leaving the Bureau of Personal Service.

In this effort, she had the wholehearted co-operation of Mrs. Ignace J. Reis, at that time President of the Confer-

ence. The effort came to full fruition, however, under the administration of Mrs. Abe Simon, who followed Mrs. Reis as President of the Conference. The smaller organizations usually calling themselves "Immediate Relief Society," or by some other such name, though well-meaning and seeking to be of service to the poor, are in reality, a pernicious and pauperizing influence in the Jewish Community. Their work is in most cases loose, slipshod, hyper-emotional and frequently lacks every element essential to sound and constructive social service. They pride themselves on "giving charity without asking questions" although they know that in the vast majority of cases, they are duplicating each other's efforts and all of them are interfering with the work of the Social Service Bureau. These groups were called together by the Conference, organized and encouraged to clear their cases among themselves and were asked to clear them with the Social Service Bureau. They were approached with the assumption that they are eager to be of service and that while some of them want the satisfaction and recognition to be derived from holding office, most of them are really honest and give of their funds in a genuine desire to be helpful to their less fortunate fellow beings.

After three years or more of the most devoted efforts on the part of Mrs. Simon, most of the groups are now convinced that they are not doing a very important or worth while piece of work. Although Mrs. Simon did not aim at this, the fact remains, and they recognize it now, that there is no need for their work in the Jewish community. If they are to do the work along modern lines, the Jewish Social Service Bureau, with its trained staff and effective organization can do the same work, and is doing it as a matter of fact, infinitely better than they can ever hope to do it. It is now a struggle for existence with them and they are pleading for a programme of work which should require their energies and keep the interest of their members. We have been unable to convince them as a body to pieces of work which we suggested to them. Only one organization, the Lawndale Ladies' Aid, one of the largest of these organizations, has had the courage, thanks to its president, Mrs. Fred Abrams, to throw overboard its old methods of work. It has frankly acknowledged its failure and has undertaken to supplement the Bureau budgets in given families. The other two score or more organizations, have not as yet been

able to gather up the courage to admit what they know to be the truth. Unless the business men, from whom they solicit their funds, recognize the waste, futility and disastrous effects of the work of these organizations and refuse to be imposed upon any longer, there is little hope. It is possible that their able leader may still convince them that they should follow in the path of the Lawndale Ladies Aid. Until then, they will probably continue to do the mischief which they are about, although they are more cautious now, realizing as they do that their days are numbered. It should be admitted, however, that they represent a challenge to us to find some way to utilize the tremendous amount of energy which their membership has and which they want to devote to a "worthy cause." Unfortunately they educated their members to feeding upon thrills derived from sob-stories of poor starving families, and they frankly admit that they cannot hold their membership unless they continue along the same lines. Any suggestion for constructive service which does not offer this opportunity, is therefore unacceptable to them.

Greater success has attended our efforts at discouraging promiscuous giving on the part of other groups. Each holiday season, whether Chanukah, Thanksgiving or Christmas, would bring hundreds of requests for the names of families for holiday baskets. As early as 1920, we determined to discontinue this dangerous practice for the sake of the families involved. Although we appreciated the spirit which prompts this generosity, we nevertheless refused to subject our families to the demoralizing experience of receiving holiday baskets in the full sight of the entire neighborhood. We explained to the would-be givers the dangers of this method of distribution and a good many who saw the situation in its true light, gave us the money to use for the families as a special allowance for the holiday. The outstanding organization in this respect is the Temple Sholom Sisterhood which abandoned its practice of giving Chanukah baskets and uses its funds for the purpose of re-furnishing the homes of our clients where growing children require better living conditions than we can easily afford. They have been doing this for several years to their and our entire satisfaction and are accomplishing excellent results. Another organization which utilizes the holiday spirit intelligently, is the Good Fellow Club, which sends us a

good deal of knitted goods, through its leader, Mr. Leo Sanger, each Christmas season. Other organizations and individuals are beginning to recognize the value of doing their special holiday giving through the regularly constituted agencies which are in a position to see that the gifts go to those most in need of them and where they are likely to do the most good. General recognition of this fact will go a long way toward making the family case work agencies more effective.

Co-operation with City Wide Non-Sectarian Organizations. Of the non-sectarian City wide organizations, our contacts with the Chicago Council of Social Agencies have been most frequent. The Council of Social Agencies has come to play a very important role in the social service activities of our community and its various committees touch every phase of social work. The J. S. S. B. is represented on most of the committees of the Council and we have taken our share in promoting and developing the various activities in which all social agencies in the city are interested. The J. S. S. B. is represented thru its superintendent, or some other representative, on the following committees: (a) The Committee on Family Social work, which issues the Nesbit Budget, for dependent families, directed and published Nels Anderson's Study of "The Hobo," and is now engaged in two studies, one on Street Begging in Chicago, and the other on the Relation of Income of Main Wage Earners to Family Needs; (b) the Committee on Mental Health which is concerned with the care of the feeble minded and insane in the State institutions. This Committee was responsible for a study undertaken by the Institute of Juvenile Research, on the Extent of Feeble-mindedness in the State of Illinois; (c) committee on Boys' Work and the Committee on Girls' Work, the function of these committees being to co-ordinate the work being done for boys and girls in the city; (d) Legislative Committee—which reviews all the social legislation proposed in the State Legislature before enactment and either endorses or opposes the bills submitted for enactment; (e) Joint Workshops Committee—aiming at organizing for the general community an organization similar to our Industrial Workshops, our own experience in this field having made it possible for us to be of considerable service to the community in this respect;

(f) other special committees which are organized from time to time.

Our organization is also represented on various committees of the City Club which are concerned with civic and social service problems.

Our relationship with the United Charities has been most cordial. The two organizations have been helpful to each other wherever possible. At one time, we hoped that a joint study would be undertaken by the United Charities and ourselves with funds made available by the Wieboldt Foundation. Because of the many problems which we have in common with the United Charities, such a study should prove most helpful for comparative purposes. Unfortunately, the time was not auspicious for such a study until now.

The J. S. S. B. has also received most active and excellent co-operation from the non-sectarian medical agencies, and the Mental Hygiene Clinics. This is especially true of the Mental Hygiene Clinic of the University of Illinois, the Illinois Mental Hygiene Society, and the Institute for Juvenile Research. These three institutions have been frequently called upon by us in our numerous problems and have placed their entire resources at our disposal. It is extremely unfortunate that the Institute for Juvenile Research cannot be more certain of its budget and future than it has been in the last few years. If its Director and staff could be given the economic security essential to good work, there is no doubt that they could make some very important contributions to the treatment of behavior problems. The community owes it to its childhood to give the Institute a permanent lease on life so that it may freely devote itself to the scientific problems which it is endeavoring to solve.

Our contact with the University of Chicago has been especially cordial. As elsewhere indicated, we have a large number of University of Chicago graduates on our staff. The departments of Sociology and Social Service Administration have been as helpful as possible to us. The members of the Department of Sociology have sent us their students for work and study and they were always ready to give of their time and energy to help us solve such problems as we brought to them. We, on our part, made available to the students and faculty of the department, the rich sociological material contained in our files. The same

is true of the Graduate School of Social Service Administration and its predecessor, the Chicago School of Civics and Philanthropy. During the last three years, we offered a number of scholarships for junior and senior Jewish students in the School of Social Service Administration who chose Jewish Social Service as a profession. We also secured a graduate fellowship for the School from the Chicago Women's Aid. These efforts yielded some very excellent workers for our staff.

The Wieboldt Foundation has been very generous to us during 1924, and repeated its generosity for 1925. It has made possible a study of about 1000 cases in 1924, and has appropriated sufficient funds for the completion and publication of this study in 1925. Its generosity has also been helpful to us in meeting some special extra-budget needs in our Industrial Shops.

Aside from the few agencies enumerated above, we had contact with a great many others which have a direct or indirect bearing on and contribution for social work. The municipal, county and state agencies engaged in social work have had our support and co-operation whenever we could be of help. Private organizations, other than those enumerated above, have co-operated with us and had, in turn, our co-operation so that it may be safely said that although we concentrated our main efforts on building up and perfecting our own organization, because we felt that that was our primary function, we always assumed our due share of the responsibility for the general community needs. This was done not only because of our interest in general community welfare, but also because we felt that our own effectiveness depended, to a large degree, on general community development. By first perfecting our own organization insofar as that could be done, we were in a position of special strength and advantage because it was generally known that we practiced what we preached.

SECTION 14.

WHAT WE NEED FOR CONTINUED PROGRESS

Future Needs and Recommendations

If there is any value at all in the foregoing review, then it must be not alone in the recital of what has been accomplished nor in the statement of the methods used for the results obtained (the treatment necessarily had to be brief and sketchy,) but also in the implications for future development and progress which our past experience holds. Insofar as this was feasible, it was aimed to include some statement of our future needs in each section of the review. This section is written not because it is desired to repeat or emphasize the future needs, although these reasons, in themselves, would seem to justify this section, but rather because it is feared that but few persons will take the time to plough thru the preceeding sections and gather from them the suggestions which they embody. It was felt therefore that a summary statement of needed future development is necessary although it may duplicate to some extent what has already been said in other connections.

The writer is painfully aware of the many inadequacies and lacks in the J. S. S. B. of today. While we are not so modest as not to recognize that considerable advance has been made during the period covered in this review, we know also that in most instances we have made but the beginning and that in some instances we accomplished little more than to analyze our problems into their factors. To be sure, analysis and diagnosis are frequently the first steps and most essential steps to cure. However, cure is not always possible without most painful as well as painstaking operations. So it with us. Some of our needs for effective work may be fairly easily and inexpensively met. Others require rather thoroughgoing changes. Our only justification for asking for a careful consideration of our needs lies in the fact that the best development of the work demands that these needs be met. Furthermore, the organization is basically very sound and will richly repay further expenditures in money and energy for its development. These needs, as we see them, may be summarized under six headings: 1. more adequate staff; 2. separation of district offices from the administration building; 3. special

psychiatric service; 4. more adequate medical service; 5. better child care; and 6. a department of research and study.

1. **More Adequate Staff.** Perhaps the foremost need of the J. S. S. B. is a larger staff so that the case count per worker may be reduced. We now have a staff of conscientious, devoted and intelligent workers who are most eager to attack the problems which they are handling. Most of them have had a good educational background and a considerable number of them have had fairly good professional preparation insofar as such preparation is obtainable at the present time. Not to give this type of staff the opportunity to do the best that is in them is to waste most excellent opportunities for constructive social work. Yet this is precisely what is happening now. We have been aiming at a case count of 40 families per worker. However, the actual case count has usually been much nearer 50 and sometimes 60 than 40. It requires but little thought to realize the implications which so large a case count holds for case work.

The case worker today is nothing like the "investigator" of former days. "Investigation" is only the first step in the process of case work. The case worker is held and holds herself responsible for all the problems coming up in the families under her jurisdiction. More than that, she must anticipate and prevent problems which are likely to arise and she must meet and adjust the economic, health, educational, recreational and social needs of every member in each of her families. Even 40 families, with an average of five persons to a family, makes 200 persons each of whom she must study, know, guide and help. The supervision of 200 normal persons would be a task impossible of accomplishment for most of us. What shall we say of the task of supervising 200 persons, most of whom, or at least a large proportion of whom, are abnormal in one way or another? Mothers having one child which is difficult nervously, or which offers difficult behavior problems, have been known to break down under the responsibility. How shall we compare to that the task and responsibility of the case worker who frequently handles scores of difficult children at the same time. If it should be said that the mother takes a deeper interest in her child than does the social worker we can only counter by saying, that the good and true social worker is just as concerned about her charges as

are most parents because of the humane and professional elements involved.

"But," it will be asked, "how is it possible for any one person to carry all that responsibility?" This question is the key to the difficulty. It is not possible for one person to do all that, and it is not being done! It is not physically possible for the social worker to handle her problems with any degree of adequacy when she has a case count of 40, 50, or 60. In fact most conscientious workers would almost prefer a case count of 60 or 70 to a case count of 50, because with the larger case count they cannot even be aware of the problems in their families, whereas in a case count of 40 or 50 they may have the time for discovering a large number of the problems without having the time to treat them. Unfortunately, no reliable information is available as to how large a case count a worker may be expected to carry without jeopardizing her health or the welfare of her families. Considerable research and study is necessary before an adequate answer can be given to this question. Until this question is more adequately answered, however, we should make it possible for the workers to concentrate on their problems to a greater degree by giving them a smaller number of cases to handle.

Another factor which must be considered in relation to an adequate staff is the matter of initial and subsequent training for case work. The job of the case worker is primarily that of controlling and guiding human behavior. Frequently it becomes a problem of character building in addition to the problem of breaking down old habits and establishing new ones. Effective work along these lines can be done only if the worker is equipped with as much knowledge concerning the principles and mechanisms of human interaction in addition to having as rich a cultural background, as is obtainable in the best of our institutions. Unfortunately here, too, the difficulties are beyond our immediate control. Not only have the social sciences developed comparatively little that is immediately applicable but even such materials as are available have not as yet been incorporated in most courses of study in our colleges and schools of social work. Bad as the situation is, even in the case of such persons as take special training for social work, it is much worse in the case of those who have had no more than the average course in arts and literature.

Nevertheless, we and other social agencies, are frequently forced to engage persons of such inadequate training because better trained persons are not available especially for field positions.

Furthermore, people already in the work, should be given an opportunity for further study not only in order to make it possible for them to keep abreast of the times and to be able to take advantage of the newest developments and discoveries in the fields pertaining to their work but also because of the danger of their falling into a rut unless this stimulation comes to them. Most social workers, however, cannot afford to take off the time from their work to go back to study and re-equip themselves. Also, they are usually too tired to get the best out of study after a day's work. Their work is too straining mentally, nervously and physically for them to be able to put forth this additional effort and gain sufficiently thereby to justify the expenditure of the energy. Does it not seem natural, then, that the agency which is to benefit from the additional preparation should pay for it? Most universities make it possible for their staff members to engage in special study periodically. Why not social agencies? Social workers are certainly just as much in need of the most up-to-date information, pertaining to their work as are college instructors, if their work is to be effective!

Finally, the matter of salaries and tenure of office. There is little question that the large turnover in social work today is due to low salaries, insecurity, comparatively low status, and lack of provision for old age. That the large turnover is much more costly than adequate salaries would be is just as true in social work as it is in industry.* Why not apply the same "common sense" to social work that is being applied to a similar problem in industry? It certainly cannot be argued that the community is saving by paying its social workers low salaries any more than this could be argued in the case of large turnover in industry. The community pays and pays more dearly, in our humble judgment, in large turnover and in inadequate social work than it would by keeping its experienced and worthwhile workers. Nor can we expect the training, intelligence and ability which we seek in our social workers unless we are

*See Section 7, page 103 ff.

willing to offer at least a reasonable compensation for these qualities. Social workers do not ask nor do they expect, as a rule, any very large share of the world's goods for themselves. They must have, however, a compensation which will enable them to live on a standard at least partially compatible with their cultural interests. That this is not possible now for social workers, especially in the subordinate positions, hardly needs proof or argument.

Of equal importance, although less so immediately, is the need for some form of social insurance or some pension system such as is now available for college teachers. Only very few, if any, social workers can save enough from their salaries to enable them to view their future in advanced age with any degree of assurance. Their daily work brings them in close touch with the tragedies due to people's failure or inability to make such provision. Can we expect that those who are to have the wisdom necessary to guide and look after the future of others shall be so unwise as not to look after their own futures? Or shall we entrust the community wards to such persons as have not sufficient circumspection to provide adequately for their own future? Is it fair of communities to take the best years and energies of people without assuring them that they will have the means with which to meet their own wants when they shall no longer have the strength to carry on their work? Shall the communities be less just to and less considerate of their servants than the more enlightened industries are of their employes? Industry, competitive, impersonal and selfish industry, is finding it to its advantage to provide for its workers. Are communities to be less wise? We believe that all that is necessary is the proper educational effort to bring these matters to the attention of our community leaders. The cause is so just and so promising are the benefits to be derived from more adequate provisions along these lines, that we have the utmost confidence in the future.

2. Separation of District Offices from Administrative Building. The physical location of all of our district offices in one building is not conducive to the best or highest type of social work. While the Administration Building has been a great boon to the development of our organizations and while this arrangement still has some advantages over dispersed offices, there can be little question that the best

interests of the community require that the district offices from which the case work is being done should be located in the respective geographical areas in which their work centers. This method of organization is so universally accepted as to make an argument for the necessary change seem as if we were arguing for the obvious. Nevertheless it may be worthwhile to set down here at least the more important reasons why this change should be brought about in the near future.

First might be mentioned the fact that social workers would be able to do more actual community work and organization than they now do because of their close proximity to "their communities." At the present time they are outsiders, without being intimately acquainted with the community forces and without being able to organize them or take proper advantage of the community backing. At the present time also, the community frequently organizes against the social worker, whereas if the social worker were one of the community it would organize for her. If centers were established in the respective districts, with some form of local representation and partial autonomy the charge could not be so easily made that there is a "charity trust" in Chicago. It would also bring out people who would become interested in and would assume responsibility for the local problems. At the present time we do comparatively little more than handle the individual family situation. The social setting of the family is but rarely considered and still more rarely used for purposes of control. And yet all of us, social workers and social scientists, are aware of the possibilities and greater effectiveness of neighborhood control.

Without having exhausted in any way the arguments for neighborhood centers for our case work districts from the social control point of view, because a great deal more can be said about the effectiveness of such a centre with regard to the various problems which each of our neighborhoods faces such as pool-rooms, disorderly houses, improper dance halls and other types of vicious commercial recreation, school overcrowding, filthy streets and alleys, etc., we must turn to another and immediately more compelling reason, namely, the saving of time and energy which this would mean for the case workers.

The time which the workers use in going and coming

to and from their homes, the central office, and their districts, could be very materially reduced if their offices were located within their districts. Travelling under present transportation conditions is fatiguing and there can be no doubt that the work suffers therefrom aside from the fact that it consumes a considerable portion of the working day. This time could be devoted to actual work. Moreover, if these centers were developed in accordance with the best practice along these lines, so that not only the family case workers but all the workers from all the agencies, operating in a given area were to work out of such a centre, not only would it mean a tremendous saving of time but it would quickly bring about a realization of the considerable amount of duplication, at least geographically speaking, which prevails now. There would be a greater interchange of information as to method and technique as well as to information available on the families which are the concern of several agencies. That this would vastly improve the service cannot be questioned because in essence, it would make possible the same type of intercommunication which was aimed at when Mr. Rosenwald made his generous contribution to the community by donating the funds for the erection of the Administrative Building—only, it would bring together the workers actually working with the same families and in the same areas who have a great deal in common and because of that can contribute toward each others work. It would also obviate the use or rather the abuse of the telephone as a means of case conference between agencies—an evil long since recognized and decried by social workers.

We are not arguing for the abandonment of the Administration Building! It has by no means outlived its usefulness. It has been and continues to be a very important asset to the work. We are merely urging the extension of this idea so that we may secure even greater benefits from it. The Administration Building should be used for the executive offices. There is a lack of space in the building now. All the agencies need more space to be effective. Moving the district offices out of the building would offer much needed relief.

From the standpoint of the further development of the Social Service Bureau, and the same is also no doubt true of the other agencies, the plan suggested has additional

value in the opportunities which it holds out for the development of sub-executives. In all our thinking and planning, during the last few years, we held before ourselves the ideal of decentralization with adequate control in order to develop initiative, self-dependence and strength on the part of our department heads. We aimed to give them always a little more responsibility than they were ready for, in order to develop them. This was the principle which guided us. While we aimed always to know what and how work was being done, the responsibility for the work was placed, in so far as possible, where it belongs,—on the workers. Nevertheless, this ideal was not always possible of realization—first because the staff was not entirely ready for this during the entire period, and, secondly, because their close proximity to the final authority made it easy to defer judgment and responsibility to that authority. Nor was it easy or possible to check this very natural tendency to avoid making decisions when such avoidance is possible. There is no doubt that this must weaken the staff if indefinitely continued. An organization like the J. S. S. B. can be truly effective only by having capable and upstanding sub-executives. No one person nor any few persons can or should carry the responsibility for the organization. No one-man-organization is sound or efficient. The J. S. S. B. is, at the present time, a decentralized organization from the standpoint of division of responsibility. The plan suggested can be put into operation comparatively easily because preparations have been made for this and it is the next step in our development. Not to take advantage of our readiness for this development within the near future is to lose an excellent opportunity and will mean our going backward instead of forward.

Finally (and again we must say that we have by no means exhausted the factors to be considered), there is real danger in congregating as many abnormal and psychopathic personalities as are usually present at any one time in the Administration Building. One of the developments of which we were quite proud was the abolition of the old large waiting room of the Relief Department, made possible by the amalgamation in 1921. We opened a number of small waiting rooms, one for every two departments. The large waiting room was for the clients, what the Administration Building was to be for the workers—an easy

means of communication for the exchange of information, experiences, methods, and techniques. All of us felt at that time that it was a dangerous institution because it was put to good use by our clients. They had more time to commune with their fellow clients than the social workers could spare to commune with each other, and the large waiting room provided ample opportunity for such communion. The small waiting room was a relief. There was no congregating, infinitely less noise and mischief, than formerly. Unfortunately, lack of space made it impossible for us to spare these rooms continuously and we were forced to convert some of them into offices for workers. However, whether we have one or more waiting rooms, the number of abnormal people coming into this one building daily is too great for the safety of the organizations. That tragedies do not occur more often than is the case is a blessing such as we hardly appreciate. It seems to us that we are tempting fate in allowing the present conditions to continue. It is extremely fortunate that the shooting which occurred in our office some time ago was in no way our fault because we were on the friendliest terms with the demented would-be-slayer and he therefore had no intention of hurting any of our workers. Nevertheless, the reaction in the community was extremely unfavorable. Can we afford another such occurrence? While the danger of irresponsible action is always present when dealing with irresponsible persons, it seems that wisdom would dictate reducing this danger through every available means. To be sure, separation of the district offices would not eliminate the danger entirely. It would however serve at least to lessen the possibilities of trouble in the same building by reducing the number of potential trouble-makers who would come to it.

3. Special Psychiatric Service. It is not without some hesitation that the establishment of special psychiatric facilities in the Jewish Social Service Bureau is urged as another great need of the organization. This hesitation does not arise from any doubt as to the need which exists but rather from a doubt as to the readiness of social case workers to utilize such service and at the same time develop their own strength as case workers. Paradoxical as it may seem, we are afraid that a special psychiatric service might not prove to be an unmixed blessing. We fear that there would be a tendency on the part of the case worker to relax in her thinking

because she would and could have an "expert" at her beck and call. Case work thinking and planning in fundamental terms, is now only in the very beginning of its development. It is due in large measure to the case worker's dissatisfaction with her own accomplishments and technique. Accordingly the better trained ones have turned to the various social sciences for such contributions as each has to make. In this eclecticism of the social worker lies the greatest promise for the development of a sound, balanced, and effective approach to the treatment of human behavior. Adhering too closely to any one of the social sciences carries with it the handicap of a limited outlook. This is particularly true of psychiatry, which, because of its biological origin, is usually fatalistic in its outlook—a point of view incompatible with the philosophy underlying social work. Furthermore, psychiatry, because of its close affiliation with medicine has developed an approach, a methodology and nomenclature which are definite and compelling so that the social worker would be in danger of being overawed. This might result in her becoming timid and obedient, losing her independence and critical judgment, to the point where she would merely follow instructions. These attitudes are now characteristic of the nurse and are already observable in the medical and psychiatric social workers, some of whom think that it is heresy to challenge the physician. That such attitudes on the part of the social worker would not make for the best development of social case work can hardly be questioned.

Aside from the above considerations, it may be questioned whether the case worker would do her best thinking if she had some one who would "authoritatively" solve all her problems for her, even though the solution might consist only in a labeling of her client. It takes the sting out of failure when one is told that the failure is due not to the fault of the worker but to a lack of capacity on the part of the material which one works with. We do not mean to imply that there is no stimulation which could come to the case workers from contact with a psychiatrist or that all psychiatrists are arbitrary and require unquestioned obedience. However, psychiatrists are still primarily physicians and as such they frequently use the most common technique of the physicians — requiring unquestioned confidence in and obedience to their authority.

In spite of all of the above, a psychiatrist on the staff could not only make a genuine contribution to the improvement of the case work but is almost a necessity. Thus far, the psychiatrist has done more to develop a definite technique for the study, interpretation, and control of human behavior than any one else. The problems which our case workers are called upon to handle are frequently so intricate, so involved, and have their roots so deeply imbedded in the fundamental aspects of personality that much more knowledge is necessary to fathom the difficulties than the average case worker has. Without an adequate understanding and appreciation of the deeper underlying causes, whatever these may be, any attempt at handling the situation becomes pure guess work, a trial and error procedure, which, barring accidental success, must result in very frequent and most costly failure. That a broadminded psychiatrist with a well rounded social science training and point of view, who would have a sympathetic understanding of the background and traditions of the Jewish people and who would conceive his function in the J. S. S. B. to be not only to diagnose and suggest treatment for the difficult cases brought to him by the staff, but also to train the workers themselves to a better understanding of human nature, that such a person could increase greatly the percentage of successful treatments, cannot be questioned. This is another development which would yield large returns for the investment.

4. More Adequate Medical Service. In stressing the need for more adequate medical service, we desire to acknowledge once more our indebtedness to the Michael Reese Dispensary for the great improvement of its service to us during the past few years. There are, however, some very important defects in some aspects of the medical service which we now receive. The most important of these is the frequent delays in obtaining complete diagnosis from the dispensary. This is due to no administrative weakness but rather to an inherent difficulty in the type of organization which the dispensary is. Its medical staff serves without remuneration, and while all the physicians are no doubt conscientious, and while their rate of attendance may be high (as compared with other similar organizations) there are frequent absences, with the result that clients come to the dispensary time and again without their examination

being completed. This frequently results in the clients losing confidence in the dispensary and ourselves. In the cases of financial dependency this means an actual outlay of money on the part of the J. S. S. B. and what is worse, it means also the beginning of an attitude of dependence on the part of the client, because in the absence of definite knowledge the organization can do little else than meet the requests of the client in accordance with our standards.

We have never had the opportunity of making an adequate study as to what such delays cost us in money. It would be extremely worth while to obtain this information on the basis of one or two years work insofar as such information is obtainable. (The costs of delays in terms of dependency and disorganization can never be ascertained!) In the absence of such facts the writer hazards the opinion that the money that could be actually saved in relief if prompt examinations were available, would more than pay for the professional service necessary to make these examinations. We frequently discussed with the superintendent of the Dispensary the advisability of instituting a special clinic in the dispensary conducted by a paid staff. But the means with which to try such an experiment never could be obtained. Although such a clinic involves many difficulties from the standpoint of the administration of a dispensary, it is, nevertheless, thought to be eminently worth while because of the savings which it would effect. We need only consider the effects of the diagnostic clinic on our work and the savings which it made possible, to realize the importance of prompt and adequate medical service for our clients.

Another defect in the medical service is the indirect contact now obtaining between the physicians and the social case worker. The present arrangement is that the case worker writes out an elaborate "Background History" which the physician is supposed to read before he examines the patient. The medical social worker is supposed to "interpret" this "Background" to the physician and to communicate, by mail, to the case worker his findings and recommendation. This would be an ideal arrangement if it worked. The difficulty with it is that it does not always work. There is ample evidence, both implicit and explicit, that the physicians and the medical social workers are too crowded for time to study the "Backgrounds" so as really

to get an adequate idea of the situation. Our workers have frequently expressed the opinion, unfortunately well-founded, that they are the only ones who study the Background Histories, and they naturally feel that it is a waste of their time which they could more profitably devote to their other work. And yet, this is, at present, our only means of communication with the dispensary and the physicians. They also feel that if they could present their knowledge of the situations to the physicians, their recommendations would frequently be different from what they are. Furthermore, the medical case worker's knowledge of the patient and the home condition is at best superficial, gained as it is, from the "Background." Consequently, she cannot evaluate the findings and recommendations to the physician as would the case worker if she were to have direct contact with him. Then, too, there is the possibility of losing a good deal that is of value to the understanding and treatment of the client or patient through this relay method of communicating the information.

The obvious solution to all these problems is for the case workers to have direct contact with the physicians. Administratively, this is not desirable either for the dispensary or the J. S. S. B. The only other possible solution seems to be a liaison person between the dispensary and the J. S. S. B. Such a person could familiarize herself with the problems involved and interpret the worker's needs to the physicians and the physicians findings and recommendation to the workers. For various reasons, including lack of funds, we have not been able to solve this problem. Incidentally, it may be pointed out that the establishment of district offices* would also go a long way toward helping to solve this problem.

5. More Adequate Child Care. At first blush it may seem that this is a matter outside of the province of the J. S. S. B., which is primarily a family case work agency. On closer analysis, however, it must be apparent that the J. S. S. B. is the largest child care agency in the Jewish community of Chicago. In its families there are, conservatively estimated, a minimum of 4,000 children who are to a greater or lesser degree the responsibility of the organization. This is four to five times as many children as are handled by all the other Jewish child care agencies in

*See page 187 ff.

Chicago. Even if we were to consider only the dependent children, those of the regular and intermittent relief cases, we still have responsibility for 1,500 to 2,000 dependent children, which is at least twice the number of dependent children handled by all the other organizations. It follows, therefore, that our child care problem is a real one and that we are not going outside of the limits of our work in discussing the needs for adequate child care.

Our needs for child care may be considered under two heads: first, medical care, and, secondly, an observation station for children offering behavior problems.

Until a little over about two years ago, the Children's Examining Clinic* of the Michael Reese Dispensary met our need quite adequately. Due to lack of funds the activities of this clinic were curtailed so that the J. S. S. B. does not any longer have this facility. This clinic together with the work done on the Eisendrath Foundation cases** made our workers conscious of the need for paying special attention to the health of the children in our families. The clinic, by examining all of the children whether well or not, was able to do a great deal of preventive work by discovering defects before the health of the children was undermined. Instances of malnutrition were easily and quickly discovered and attended to, insofar as that was possible, so that we were always watchful of the health problems in our families. With the discontinuation of this clinic the emphasis has been shifted from the preventive to the curative aspects of child health, a shift not compatible with good standards of case work. Our efforts at re-establishing this clinic have availed us nothing because the funds have not been made available for the dispensary. That this is a short-sighted policy on the part of the community is, of course, obvious.

The need for an observation centre is a more complicated problem because it involves not only the J. S. S. B. but all the child care agencies in the Jewish community. For many years we have been urging the need of studying the personalities and problems, which children present before they are placed permanently or temporarily. When children are to be placed because of the temporary removal

*See page 175 ff.

**See page 35.

or death of the mother, they are usually placed by the child care agency. At the present time these placements are being made with but little study and knowledge of the child's personality, obviously necessary for proper adjustment. While we have no intention here to criticize the work of a cooperating agency, candor and the best interests of the community demand that we voice our regret, to say the least, that a real opportunity and, in some cases, the only opportunity for observing children under controlled conditions is allowed to slip through our fingers so that we must continue to work in the dark in the case of those same children.

Besides, even a superficial consideration of placement technique would seem to indicate the need of adjusting the foster home to the child. That this cannot be done without a careful study of the child is, of course, clear. Our experience leads us to believe that no facilities for such study are now available, so that the children are adjusted to the home rather than the other way around. Furthermore, in the case of temporary and emergency placements, and it is this type of placement that concerns us here because the children most always come back to us, the manner of placement, the frequency of change of home, the distribution of children of the same families throughout the city so that they frequently cannot see each other, etc., all have a decided effect on the recovery of the parent as well as upon the character of the children. All these matters concern us deeply and affect our work most seriously. We strongly urge a reconsideration of the entire child care problem in our community. We hope that the study now in contemplation and mentioned elsewhere* will point the way to the solution of this problem.

6. Research and Study. We feel very strongly that a department of research and study should be established in the J. S. S. B. as soon as possible. We are aware of the fact that some may question whether research is a legitimate function of an agency such as ours and furthermore whether an agency can study its own work with that detachment and objectivity necessary for scientific inquiry.

To the first question we would say that the time must come when social agencies will recognize the validity of

*See page 176 ff.

research as a legitimate and integral part of their work even as industry has recognized that the establishment of research laboratories is necessary to its development. We are not referring to pure research for the purpose of furthering scientific knowledge, which should be the function of schools and universities, although it should be said that even this could be successfully defended, in our judgment, on the ground that such knowledge would ultimately improve the work and therefore add to the effectiveness of the agencies. We are referring here to the need for reviewing and evaluating the work as it is being done in terms of standards and methods which have been developed in the field. Such studies partake of the nature of case reviews, statistical treatment of data collected which can be so treated, the development and testing of administrative principles and procedure and passing judgment on the basis of factual data on the effectiveness of the work done in the light of such knowledge and criteria as may be available. Unless this be done continuously so that the staff may come to look upon it as a necessary part of the work, they will consider any single study as a reflection upon their work and are likely to develop an attitude of uneasiness and defense which is injurious to the work.

Moreover, if the workers knew that the materials which they are working on and collecting are to be used in this way they would be stimulated to do their very best and would be eager for the information and light which would come to them, on their past and future work, from such studies. A department such as we contemplate, headed by a competent research student with an adequate knowledge and background in the social sciences and the principles of case work, reviewing the work on the basis of standards and criteria developed and accepted by the entire organization and in the field in general, could become the greatest stimulus for effective work which could be devised. The results of such studies would be accepted by the staff because they would have a hand in the studies themselves and they would not be considered as a superimposition. If in addition each of the supervisors were given an opportunity to do case reviewing under the direction of the head of such a department, they would be stimulated to an extent which is hardly conceivable. Its benefits to the work would be incalculable.

Several studies have been undertaken in the J. S. S. B. during the last four or five years. We never had the means for organizing the work according to the plan suggested above. Neither the staff nor the finances of the organization were ready for such work. The studies were therefore undertaken without giving the staff full participation during the progress of the study, although we were fully aware that the value of these studies would not be as great as they would otherwise be. However, it was not a matter of choice but of necessity and the plea is now made for an arrangement which would be feasible and beneficial.

The question as to whether an organization can be sufficiently objective to study its own work and be dispassionate in its findings can best be answered by the studies which have thus far been made. These studies, exclusive of minor studies which we need not consider here, are four in number. A study of the Eisendrath Foundation work; a study of the handicap problems facing the Jewish community; a study of the Boys' Department, and a study of about 800 cases closed in 1923, which is now in process. Each of these studies was undertaken and executed under our own immediate guidance and supervision. In the case of the Eisendrath Foundation and the Boys' Department studies, we were much more critical and severe on the organization than an outside organization would have been had we called one in to make these studies for us. Our method was strictly scientific and every conclusion drawn is derived from the facts as submitted in the study and subject to check by any one interested in the study. The study of the handicap problems was frankly undertaken to test, prove or disprove, our hypothesis that an industrial shop would immeasurably help us in the work. Here, too, the data is submitted in detail in the study and was subjected to the critical review of the entire staff, the Board and other lay and professional people in the community. The study now in progress is being made with the most careful and strictest possible attention to scientific procedure. In each of these studies we had the service of an outsider of unquestioned ability and disinterestedness who approached the problem without any bias. More than this no one can ask. Objectivity would be impossible perhaps where one reviews the work for which one is immediately responsible. However, where reviews are made in accordance with

scientific procedure, especially when the reviewer is entirely detached from and has no responsibility for the work under review, there can be no objection. In fact, there is considerable advantage in such an arrangement because it makes it possible for the study to be made on the basis of an intimate knowledge of the actual prevailing conditions, a very necessary element in the treatment of material involving human personalities and institutions.

APPENDIX A

List of Problems and Definitions in Use in Districts

1. **Acute Illness:** To be used when any member of the family has an illness of other than chronic nature.
2. **Chronic Illness:** To be used when there is in the family a case of disease of long duration.
3. **Tuberculosis—Active:** To be used when a member of the family suffers from an active tubercular condition of any part of the body.
4. **Tuberculosis—Non-Active:** To be used when medical authority pronounces a patient's tubercular condition "arrested," "latent," or "non-active."
5. **Malnutrition:** To be used in case of a condition of improper nourishment amounting to a medical problem.
6. **Venereal Disease:** To be used where there has been a medical diagnosis of syphilis or gonorrhea, and until the patient has been discharged as cured or apparently cured.
7. **Physical Defect:** To be used in case of a physical lack or malformation whether or not associated with active disease.
8. **Drug & Alcohol Addiction:** To be used when intoxicants or drugs are used to such an extent as to cause physical deterioration or social disorganization.
9. **Insanity:** To be used where there is a commitment or a diagnosis of insanity and until there has been enough improvement to make the patient fairly adjusted in the community.
10. **Mental Deficiency:** To be used when the individual is classified as dull, borderline or feeble-minded.
11. **Personality Defect:** To be used when a peculiar mental twist works against the suitable adjustment of the individual to his environment.
12. **Physical Injury:** To be used when an accidental injury has occurred to any member of the family.
13. **Unemployment:** To be used when any employable member of the family is without work for over three consecutive days at any time during the month.
14. **Insufficient Earnings:** To be used where earnings of wage-earner (husband) when receiving normal wage and holding as good a position as can be obtained for him, is insufficient to support the family.
15. **Work Maladjustment:** When any adult (over 21 years) member of family is employed at some occupation for which he is decidedly less suited than for some other form of employment which might be obtained or for which he might be trained.
16. **Domestic Difficulty:** To be used when there is maladjustment or conflict between husband and wife.
17. **Desertion:** To be used where husband or wife leaves the home, giving no information as to his or her destination.
18. **Separation:** To be used when the couple live apart by pre-arrangement because of domestic reasons.
19. **Non-Support:** To be used in case of failure of support from those legally responsible.

20. **Divorce:** To be used after divorce decree has been rendered.
21. **Family Incompatibility:** To be used when there is discord or lack of adjustment among members of the immediate family group.
22. **Widowhood:** To be used in case of the death of the husband or wife.
23. **Illegitimacy:** To be used in the case of any child born out of wedlock, until it has been legitimized.
24. **Neighborhood Difficulty:** To be used where there is conflict between any member of the family and neighbors.
25. **Illiteracy:** To be used when an adult is unable to read or write in any language because of lack of training.
26. **Naturalization:** To be used when any member of the family lacks full citizenship.
27. **Imprisonment:** To be used when any member of the family is in a penal institution or detained awaiting trial.
28. **Gambling:** To be used when any member of the family makes it a practice to play games of chance to such an extent that disorganization occurs in the individual or in the family life.
29. **Old Age:** To be used where problems arise because of the advanced years of an individual.
30. **Bad Housing:** To be used where living quarters are below the local legal standard of health and sanitation.
31. **Poor Housekeeping:** To be used when the physical care of the home is decidedly inadequate.
32. **Parental Neglect:** To be used where the children's physical condition suffers because the father or mother fails to meet his responsibility.
33. **Immorality of Parent:** To be used when the sex conduct of either parent may affect the children unfavorably.
34. **Inadequate Home Control:** To be used when the family has failed to exercise proper control over the child's conduct, or where the child has failed to respond to existing home control.
35. **School Maladjustment:** To be used when school contacts or curricula are unsuited to the child's individual needs.
36. **School Retardation:** To be used when a child is more than one year behind his normal grade according to chronological age.
37. **Defective Recreation:** To be used when young peoples' recreation is conspicuously inadequate or unsuitable.
38. **Vocational Maladjustment:** To be used when a young person's employment is not in line with his desires, abilities or possibilities for development.
39. **Bad Associates:** To be used when children's companions are of such a character as to be a demoralizing influence.
40. **Sex Irregularities:** To be used when problems arise out of the individual's sex life of a serious enough nature to require treatment. It may involve the individual only or the individual in relation to others.

APPENDIX B

List of Problems and Definitions in Use in Boys' and Girls' Department

(In the following classification of behavior disorders and factors, the effort was made to include all of the major types of disturbances and the important causal influences. Three main divisions are used in order to make it possible to employ the classification as a diagnostic summary of the case. The first division is devoted to behavior disorders, the second and third to the factors or causes likely to call them out. The first division may be regarded as a grouping of symptoms or effects, the second and third, as series of conditioning influences and causes).

A. BEHAVIOR DISORDERS

1. **Home Difficulties.** To be used in instances where home behavior includes such characteristics as keeping irregular hours, insubordination, excessive quarreling or fighting and in a general way creating a disturbance in the home.
2. **School Maladjustment.** To be used where school contacts or curricula are unsuited to the child's individual needs giving rise to truancy, retardation, general misbehavior or insubordination.
3. **Industrial Maladjustment.** To be used when there are very frequent changes of employment; where the work is not in harmony with the individual's interests or capacities or where it does not offer adequate possibilities for development.
4. **Runaway.** To be used when a young person repeatedly leaves home for a period of a day or more without his parent's consent.
5. **Creating disturbance in neighborhood.** To be used where a young person makes himself objectionable to his neighbors by rowdiness and destructive behavior.
6. **Stealing.** To be used when a young person makes a practice of taking other person's property without their consent.
7. **Gambling.** To be used when a young person makes it a practice to play games of chance to such an extent that disorganization is likely to occur.
8. **Idleness.** To be used when a young person is unemployed for long periods and where a definite resistance must be overcome to induce him to work.
9. **Habitual Lying.** To be used where there is a tendency to lie for any possible gain thereby. Also to be used when there is a deep-seated tendency toward coloring one's experience and glorifying oneself by continuous lying even when it is obviously contradicted by the facts and where there is no apparent gain.
10. **Irregular Emotional Behavior.** To be used when a young person's behavior departs from the normal in the direction of depression or apathy; where the person is easily upset, goes into frequent tantrums, is a prey to irrational fears, hates and outbursts of anger, and also where there is an undue attachment for some particular individual or where there is excessive demonstration of affection.

11. **Sex Irregularities.** To be used when problems arising out of the individual's sex life are of a serious enough nature to require treatment. These situations may involve the individual only or the individual in relation to others.

B. ENVIRONMENTAL FACTORS

12. **Use of Narcotics or Stimulants.** To be employed where a young person makes use of such drugs as cocaine or morphine and its derivatives, and even where the use of coffee or cigarettes is so excessive as to be harmful.
13. **Detrimental Neighborhood Influences.** To be used when there are such influences in the neighborhood as disreputable dance halls, pool rooms, or disorderly houses that may contribute to delinquency; where the locality is over-stimulating because of its night life or commercial activity, and also where there are railroad yards, dilapidated buildings, interstitial areas, or other influences favoring the development of gang life.
14. **Bad Living Conditions.** To be used when housing ordinance rules are violated, or when there is inadequate space for the natural activities of the family, such as children's play and entertaining by the young people, or when sleeping arrangements crowd the family together in such a way as to foster unwholesome sex habits and imagery in the young. To be used also where the household equipment is very inadequate or where the physical care of the home is poor.
15. **Undesirable Associates.** To be used when young people are frequently in the company of others who are vicious, rowdy or law breaking or when their companions by reason of difference of age, experience or defective mentality, may exercise an unwholesome influence.
16. **Turbulent or Vicious Home.** To be used when the home life is disturbed by continuous quarreling, violence, intoxication, immorality or defiance of law.
17. **Defective Family Relationships.** To be used when there is apparent a lack of sufficient "family solidarity" as indicated by an undercurrent of antagonism or indifference toward the attitudes and ambitions of the other members in the family.
18. **Divergent Family Standards.** Where the various members of the family have widely different values and standards. This may be due to age, different cultural levels and experience or varying degrees of assimilation of American culture.
19. **Defective Family Control.** To be used when the discipline of the children is over-indulgent, over-strict, or where partiality is shown, or where the parents lack interest in the welfare of the children. To be used also where one parent is dead, out of the home, mentally or physically defective in such a way as to make it impossible to render adequate supervision.
20. **Inadequate Income.** To be used when the family is unable to maintain itself without outside assistance.

C. PERSONALITY FACTORS

PHYSICAL

21. **Chronic Illness.** To be used when the young person has an illness of long duration.
22. **Acute Illness.** To be used in the case of the young person having an illness of other than chronic nature.
23. **Venereal Disease.**
24. **Malnutrition.** To be used when a young person's condition is one of improper nourishment amounting to a medical problem.
25. **Developmental Defect.** To be used when the individual is either over or under-developed physically or sexually and also where there has been a very eventful medical history.
26. **Physical Defect.** To be used in case of a physical lack or malformation whether or not associated with active disease.
27. **Unfavorable Hereditary Findings.** To be used when evidences of epilepsy, feeble-mindedness, nervous instability, psychotic disorders, tuberculosis, alcoholism or syphilis, are known to have existed in grandparents, parents, maternal and paternal aunts, uncles and siblings.

MENTAL

28. **Defective Intelligence.** To be used when an individual is classified as feeble-minded, borderline defective, dull or backward on the basis of his intelligence quotient.
29. **Temperamental Defect.** To be used where it is recognized either on the basis of close observation or of a psychiatric examination; that an individual is known to be unusually sensitive, impulsive and petulant; where there are frequent changes of mood, the individual being inclined to be depressed at one time and joyous and optimistic at another and also where there are prolonged spells either of depression or elation.
30. **Disorders of Sex Life.** To be used where it is definitely known that a person has been habitually practicing some form of perversion or auto-eroticism for a prolonged period.
31. **Compulsive Interests or Habits.** To be used where some activity, such as frequenting dance halls, motion picture theatres, pool rooms, etc., some form of athletics, collecting, play, gambling, or interest in the opposite sex gain such preponderant importance for the individual as to serve as an unbalancing factor so as to absorb the energy that might normally be directed along a variety of lines more conducive to the individual's welfare.
32. **Lack of Wholesome Interests.** To be used where a person is a prey to suggestion and bad influences owing to a lack of healthy mental and physical activities.
33. **Neurotic Adaptations.** To be used where a psychiatric examination indicates the existence of some form of anxiety neurosis, neurasthenia, psychasthenia, hysteria or compulsive reaction.
34. **Psychotic Disorders.** To be used where there is some definite form of insanity such as dementia praecox, paranoia, etc.

35. **Psychopathic Without Psychosis.** To be used where there are psychopathic findings not covered by main classifications, that is, the known psychotic and neurotic disorders. These cases are sometimes diagnosed as psychopathic personalities, constitutional inferiors, egocentric personalities, etc.
36. **Homeless Child.** To be used when a young person has no home because one or both parents are dead, or are living in another city, are separated or have deserted. This includes also young persons whose homes are closed to them.
37. **Unmarried Mother.**

APPENDIX C

List of Problems and Definitions in Use in Legal Aid Department

1. **Annulment of Marriage:** To be used where an annulment of a marriage is sought through court action.
2. **Bastardy:** To be used where illegitimate birth of children necessitates legal treatment.
3. **Business Difficulty:** To be used where difficulties arising out of contracts or sales, such as money claims, real estate difficulties and damage suits, necessitate social or legal treatment.
4. **City Ordinance Violation:** To be used where individuals charged with violating city ordinance necessitate treatment in Court.
5. **Concealed Weapons & Sadler Act:** To be used where individuals charged with carrying concealed weapons, or who are charged under the Sadler Act (state weapon statute) necessitate treatment in Court.
6. **Contrib. Delinquency:** To be used where individuals contributing to delinquency or dependency of children as defined by Statute require treatment in Court.
7. **Crimes Against Person:** To be used where injury or attempted injury of a person (exclusive of sex crimes) necessitates treatment in Court.
8. **Crimes Against Property:** To be used where criminal violation of accepted code of property rights necessitates treatment in Court.
9. **Divorce:** To be used where prosecution or defense of divorce action or modification of decree is necessary.
10. **Estates:** To be used where the estates of (a) Minors, (b) Insane, and (c) Deceased, necessitate social or legal treatment.
11. **Immigration:** To be used where immigrants require adjustment with the Federal Immigration Service.
12. **Landlord & Tenant:** To be used where difficulties between tenant and landlord necessitate legal treatment.
13. **Naturalization:** To be used where procuring naturalization or the establishing of naturalization data requires legal treatment.
14. **Non-Support:** To be used where the non-support or insufficient support of wife, children or both or indigent relatives necessitates legal treatment.
15. **Pardon & Parole:** To be used where application for pardon and parole require legal treatment.
16. **Personal Injury:** To be used where social or legal treatment is necessary due to personal injury.

17. **Separate Maintenance:** To be used where the separation of husband and family and the support of the latter by the former is sought through court action.
18. **Sex Offenses Involving Adults:** To be used where individuals charged with:
 - a—Disorderly conduct
 - b—Adultery
 - c—Inmate of house of prostitution
 - d—Keeper of house of prostitution
 - e—Soliciting
 - f—Panderingrequire treatment in Court.
19. **Sex Offenses Against Children:** To be used where individuals charged with:
 - a—Crimes against children
 - b—Crimes against nature
 - c—Rape
 - d—Taking indecent libertiesrequire treatment in Court.
20. **Violation of Liquor Act:** To be used where violation of either State or Federal laws regarding liquor require treatment in Court.
21. **Violation of Postal Laws:** To be used where persons charged with violation of postal laws require legal treatment.
22. **Wage Claims:** To be used where claims for service by employee from employer necessitate social or legal treatment.
23. **Legal Advice.#**
24. **Violation by Adults of Compulsory School Attendance Statute.#**
25. **Bigamy.#**
26. **Feeble-Minded or Insane.#**
27. **Contempt of Court.#**
28. **Breach of Promise.#**
29. **Military Offense.#**
30. **Violation Federal Narcotic Act.#**
31. **Adoption.#**

#These problems were added more recently.

APPENDIX D

Ready Reference Table of District and Special Department Problem

DISTRICT PROBLEMS

A.—HEALTH:

1. Acute Illness
2. Chronic Illness
3. Tuberculosis, Active
4. Tuberculosis, Non-Active
5. Malnutrition
6. Venereal Disease
7. Physical Defect
8. Drug & Alcohol Addiction
9. Insanity
10. Mental Deficiency
11. Personality Defect
12. Physical Injury

B.—INDUSTRIAL PROBLEMS:

13. Unemployment
14. Insufficient Earnings
15. Work Maladjustment

C.—FAMILY RELATIONS:

16. Domestic Difficulty
17. Desertion
18. Separation
19. Non-support
20. Divorce
21. Family Incompatibility
22. Widowhood

D.—PERSONAL PROBLEMS:

23. Illegitimacy
24. Neighborhood Difficulty
25. Illiteracy
27. Imprisonment
28. Gambling
29. Old Age

F.—SANITATION PROBLEMS:

30. Bad Housing
31. Poor Housekeeping

F.—CHILDREN'S SPECIAL PROBLEMS:

32. Parental Neglect
33. Immorality of Parent
34. Inadequate Home Control
35. School Maladjustment
36. School Retardation
37. Defective Recreation
38. Vocational Maladjustment
39. Bad Associates
40. Sex Irregularities

SPECIAL DEPARTMENT PROBLEMS

A.—BEHAVIOR DISORDERS:

1. Home Difficulties
2. School Maladjustment
3. Industrial Maladjustment
4. Runaway
5. Creating Disturbance in Neighborhood
6. Stealing
7. Gambling
8. Idleness
9. Habitual Lying
10. Irregular Emotional Behavior
11. Sex Irregularities
12. Use of Narcotics or Stimulants

B.—ENVIRONMENTAL FACTORS:

13. Detrimental Neighborhood Influences
14. Bad Living Conditions
15. Unsuitable Associates
16. Turbulent or Vicious Home
17. Defective Family Relationships
18. Divergent Family Standards
19. Defective Family Control
20. Inadequate Income

C.—PERSONALITY FACTORS: PHYSICAL

21. Chronic Illness
22. Acute Illness
23. Venereal Disease
24. Malnutrition
25. Developmental Defect
26. Physical Defect
27. Unfavorable Hereditary Findings

MENTAL

28. Defective Intelligence
29. Temperamental Defect
30. Disorders of Sex Life
31. Compulsive Interests or Habits
32. Lack of Wholesome Interests
33. Neurotic Adaptations
34. Psychotic Disorders
35. Psychopathic Without Psychosis
36. Homeless Child
37. Unmarried Mother

APPENDIX E

Arthur Young & Company
Members American Institute of Accountants

Schedule B

THE JEWISH AID SOCIETY RELIEF DEPARTMENT

Statement of Income and Expenditures for Year Ending
December 31, 1920.

I N C O M E

Associated Jewish Charities	\$290,330.00
Interest	1,788.35
Excess of Expenditures over Income for year ending December 31, 1920.....	5,035.81
	<hr/>
	\$297,154.16

E X P E N D I T U R E S

Relief:

General Relief	\$125,309.86
Rents	46,462.76
Pension Rents	12,833.92
Pension Monthly Allowances	31,057.96
Transportation	656.28
Coal	13,184.99
Clothing	8,693.23
Furniture	3,932.25
Shoes	3,388.21
Manufacturing Department Expense	2,619.24

\$248,138.70

Administration:

Salaries	\$40,665.39
Telephone and Telegraph	177.26
General Expense	1,974.51
Insurance	116.26
Postage	491.14
Office Supplies	585.31
Maintenance	3,600.00
Car Fares	564.45
Automobile Expense	841.14

49,015.46

\$297,154.16

APPENDIX F

Arthur Young & Company

Members American Institute of Accountants

Schedule D

THE JEWISH AID SOCIETY SELF-SUPPORT DEPARTMENT

BALANCE SHEET

December 31, 1920.

A S S E T S

CASH:

Treasurer's Fund \$ 3,501.90

LOANS 11,745.97

FURNITURE AND FIXTURES 364.00

\$15,611.87

LIABILITIES AND FUNDS

SELF-SUPPORT FUND \$ 15,611.87

APPENDIX G

Arthur Young & Company
Members American Institute of Accountants

Schedule G

THE JEWISH AID SOCIETY BUREAU OF PERSONAL SERVICE

Statement of Income and Expenditures for Year Ending
December 31, 1920

I N C O M E

Associated Jewish Charities		\$45,649.82
General Donations	\$ 693.30	
Julius Rosenwald Donations	976.65	
Welfare Committee for Jewish Girls' Donations	1,008.45	
Support	26,972.53	
		<hr/>
		29,650.93
Excess of Expenditures over Income for the year ending December 31, 1920.....		573.01
		<hr/>
		<u>\$75,873.76</u>

E X P E N D I T U R E S

General Donations	\$ 639.72	
Julius Rosenwald Donations	934.46	
Welfare Committee for Jewish Girls' Donations	933.55	
Support	26,818.02	
		<hr/>
		\$29,325.75
Administration:		
Salaries	41,448.91	
Maintenance	2,280.00	
Office Supplies	359.24	
Postage	201.88	
Telephone and Telegraph	347.90	
Transportation	158.62	
Insurance	86.73	
Car Fares	669.93	
Printing	227.29	
Office Expense	767.51	
		<hr/>
		46,548.01
		<hr/>
		<u>\$75,873.76</u>

APPENDIX H

Arthur Young & Company
Members American Institute of Accountants

Exhibit B

JEWISH SOCIAL SERVICE OF CHICAGO RELIEF DEPARTMENT

Statement of Income and Expenditures for the Year Ending
December 31, 1921.

I N C O M E

Associated Jewish Charities	324,450.00
Interest	1,933.70
Furniture and Fixtures transferred from Personal Service Bureau	1,584.08
Unclaimed Checks written off.....	45.00
Excess of Income over Expenditures for year ending December 31, 1921 (Subt.)....	2,944.14

\$325,068.64

Relief:

E X P E N D I T U R E S

General Relief	\$102,859.26
Rents	49,597.65
Pension Rents	6,784.44
Pension Monthly Allowance	11,601.54
Transportation	937.49
Coal	14,213.50
Clothing	2,490.79
Furniture	2,136.35
Shoes	2,006.29
Manufacturing Department Expense	727.84
Emergency Rents	9,336.07
Emergency Allowances	21,989.86

Administration:

\$224,681.08

Salaries	83,021.10
Telephone and Telegraph	2,252.93
General Expense	3,970.52
Insurance	157.74
Postage	622.69
Office Supplies	1,855.04
Maintenance	5,500.00
Car Fares	1,040.50
Automobile Expense	94.97
Depreciation of Furniture and Fixtures ..	648.76
Depreciation of Automobile	465.57

Other Expenditures:

99,629.82

Overdraft of Personal Service Bureau	
Assumed	757.74

\$325,068.64

APPENDIX I

Arthur Young & Company

Members American Institute of Accountants

Exhibit D

JEWISH SOCIAL SERVICE BUREAU OF CHICAGO SELF-SUPPORT DEPARTMENT

BALANCE SHEET

December 31, 1921

ASSETS	
CASH:	
Treasurer's Fund	\$ 3,263.95
LOANS	6,660.76
	<u>\$ 9,924.71</u>

LIABILITIES AND FUNDS

SELF-SUPPORT FUND	<u>\$ 9,924.71</u>
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APPENDIX J

Arthur Young & Company
Members American Institute of Accountants

JEWISH SOCIAL SERVICE BUREAU OF CHICAGO GENERAL ADMINISTRATION ACCOUNT

Statement of Income and Expenditure for the Year Ending
December 31, 1922

I N C O M E

Associated Jewish Charities	\$402,205.51
Interest	1,877.97
Unclaimed Checks written off	104.22
	<hr/>
	\$404,187.70

Relief:

E X P E N D I T U R E

Regular Allowance	\$ 70,371.09
Emergency Allowance	51,509.29
Regular Rent	44,864.15
Emergency Rent	27,578.15
Home Finding	38,404.17
House Furnishings	3,283.02
Coal	17,619.93
Clothing	4,749.85
Shoes	2,262.85
Milk	6,122.36
Transportation	717.75
Storeroom Workshop Expense	1,183.18
	<hr/>

Administration:

Salaries	\$114,368.45
Telephone and Telegraph	2,869.97
General Expense	3,422.99
Office Supplies	2,031.78
Postage	750.55
Car Fares	1,294.66
Insurance	210.21
Auto Expense	21.15
Loss on Sale of Auto	165.58
Maintenance	5,880.00
Depreciation on Furniture and Fixtures	648.76
	<hr/>

131,664.10

\$400,329.89

Excess of Income over Expenses for year
ending December 31, 1922.....

3,857.81

\$404,187.70

APPENDIX K

Arthur Young & Company

Members American Institute of Accountants

Exhibit D

JEWISH SOCIAL SERVICE BUREAU OF CHICAGO

SELF-SUPPORT DEPARTMENT

BALANCE SHEET

December 31, 1922

A S S E T S

CASH:

Treasurer's Fund \$ 699.06

LOANS 11,994.64

\$12,693.70

LIABILITIES AND FUNDS

SELF-SUPPORT FUND \$12,693.70

APPENDIX L

Hiram E. Decker
Certified Public Accountant

JEWISH SOCIAL SERVICE BUREAU OF CHICAGO GENERAL ADMINISTRATION

Statement Showing The Income and Expenditures for the
Calendar Year of 1923

Schedule E

Exhibit 1

I N C O M E

Associated Jewish Charities	\$357,000.00
Interest	5,515.90
Unredeemed Checks of Long Standing.....	98.07
	<hr/>
	\$362,613.97

E X P E N D I T U R E S

Relief Work:

Regular Allowances	\$50,971.95
Regular Rent	39,504.83
Emergency Allowances	48,971.37
Emergency Rents	27,345.43
Transportation	762.89
Coal	16,795.24
Shoes	2,118.53
House Furnishings	5,731.48
Clothing	5,543.17
Milk	8,895.37
Storeroom Workshop	419.06

\$207,059.32

Administrative Expenses:

Salaries	124,378.51
Telephone and Telegraph	2,863.09
Carfare	1,306.35
Postage	773.54
Maintenance	5,880.00
Insurance	358.70
Office Supplies	1,846.65
General Expenses	4,349.40

\$141,756.24

\$348,815.56

Balance, Net Income—Transferred to Gen-
eral Fund—Page 12

\$13,798.41

APPENDIX M

Hiram E. Decker

Certified Public Accountant

JEWISH SOCIAL SERVICE BUREAU OF CHICAGO SELF-SUPPORT DEPARTMENT

STATEMENT OF CONDITION

As of the Close of Business December 31, 1923

R E S O U R C E S

Cash in Bank	\$ 3,418.41
Advances on Loans	16,698.61
	<hr/>
	\$20,117.02

L I A B I L I T I E S

General Fund (Self-Support)	\$20,117.02
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APPENDIX N

Hiram E. Decker

Certified Public Accountant

JEWISH SOCIAL SERVICE BUREAU OF CHICAGO INDUSTRIAL WORK SHOPS

Statement of Condition as of the Close of Business December 31, 1923

R E S O U R C E S

Cash in Office—Chicago	\$ 100.00	
West Side Trust & Savings Bank—Chicago	224.35	\$ 324.35
Accounts Receivable:		
Trade Accounts	\$ 4,671.46	
Jewish Social Service Bureau	156.00	4,827.46
Inventories—Merchandise on Hand:		
Broom Department	\$ 4,076.55	
Sewing Department	3,564.07	
Hand Sewing Department	2,633.70	
Textile Department	1,238.23	
Shoe Department	113.62	
Coal	288.67	
Stationery and Printing	273.44	
Office Supplies	54.90	12,243.18
Machinery and Equipment:		
Administration Building Equipment	\$ 3,474.30	
Furniture and Fixtures	1,783.93	
Machinery	3,112.04	
	\$ 8,370.27	
Less		
Reserve for Depreciation	1,204.25	7,166.02
Unexpired Insurance		129.92
		\$24,690.93

L I A B I L I T I E S

Notes Payable	\$ 500.00	
Accounts Payable	8,434.08	
		\$8,934.08
Capital Funds:		
Capital	\$ 6,884.48	
Contributions	3,020.94	
Milk Fund	3.12	
Associated Jewish Charities.....	14,310.00	
	\$24,218.54	
Profit and Loss Account—Page 19.....	8,461.69	15,756.85
		\$24,690.93

Schedule H

JEWISH SOCIAL SERVICE BUREAU OF CHICAGO INDUSTRIAL WORK SHOPS

JEWISH SOCIAL SERVICE BUREAU OF CHICAGO INDUSTRIAL WORK SHOPS

Statement Showing the Profit and Loss Account For the Year Ending December 31, 1923

	Broom Department	Sewing Department	Hand work Department	Rug and Textile Department	Shoe Repair Department	Total
Sales						
Less Sales Discounts and Allowances	51.65	185.88	10	6.25		243.88
Cost of Sales	<u>\$21,942.14</u>	<u>\$18,350.47</u>	<u>\$10,654.57</u>	<u>\$1,436.92</u>	<u>\$ 512.80</u>	<u>\$52,896.90</u>
Inventory—January 1, 1923	2,582.50	1,690.14	1,003.03	182.16		5,457.83
Purchases—Net	16,353.09	11,835.54	6,845.28	1,356.86	265.89	36,666.66
Direct Labor	6,029.57	6,624.38	3,106.34	1,271.20	506.95	17,538.44
	<u>\$24,975.16</u>	<u>\$20,150.06</u>	<u>\$10,954.65</u>	<u>\$2,810.22</u>	<u>\$ 772.84</u>	<u>\$59,662.93</u>
Less Inventory—December 31, 1923	4,076.55	3,564.07	2,633.70	1,238.23	113.62	11,626.17
	<u>\$20,898.61</u>	<u>\$16,585.99</u>	<u>\$ 8,320.95</u>	<u>\$1,571.99</u>	<u>\$ 659.22</u>	<u>\$48,036.76</u>
Gross Profit or Loss	<u>\$ 1,043.53 (P)</u>	<u>\$ 1,764.48 (P)</u>	<u>\$ 2,333.62 (P)</u>	<u>\$ 135.07 (L)</u>	<u>\$ 146.42 (L)</u>	<u>\$ 4,860.14 (P)</u>
Expenses						
Office Salaries	\$ 1,083.47	\$ 1,083.47	\$ 541.78			\$ 2,708.72
Miscellaneous Salaries	147.50	1,959.73	580.00	\$ 271.25		2,958.48
General Expenses	93.04	204.57	205.54	15.53	17.05	535.73
Cartage, Freight and Express	436.16	111.16	22.51	8.42	3.05	581.30
Depreciation on Machinery	37.64	154.77	1.50	2.50	114.78	311.19
Depreciation on Furniture and Fixtures	1873	67.26	3.21	57.98		147.18
Office Expense	93.57	105.37	52.98	1.90		253.82
Repairs and Replacements	11.54	42.65		.25		54.44
	<u>\$ 1,921.65</u>	<u>\$ 3,728.98</u>	<u>\$ 1,407.52</u>	<u>\$ 357.83</u>	<u>\$ 134.88</u>	<u>\$ 7,550.86</u>
Net Profit or Loss	<u>\$ 878.12 (L)</u>	<u>\$ 1,964.50 (L)</u>	<u>\$ 926.10 (P)</u>	<u>\$ 492.90 (L)</u>	<u>\$ 281.30 (L)</u>	<u>\$ 2,690.72 (L)</u>
Discount Earned	5.61	74.46	176.84		1.25	238.16
	<u>\$ 872.51 (L)</u>	<u>\$ 1,890.04 (L)</u>	<u>\$ 1,102.94 (P)</u>	<u>\$ 492.90 (L)</u>	<u>\$ 280.05 (L)</u>	<u>\$ 2,432.56 (L)</u>

APPENDIX P

John K. Laird & Company
Certified Public Accountants

JEWISH SOCIAL SERVICE BUREAU OF CHICAGO

Exhibit B

Statement of Income and Expenditures for the Year ending
December 31, 1924

Income:

GENERAL FUND

Jewish Charities of Chicago.....	\$389,000.00
Interest Earned on Investments	4,592.50
Unclaimed Checks Written off.....	32.98

Total Income \$393,625.48

Relief:

EXPENDITURES

Regular Allowances	\$ 37,482.17
General Relief Rents	39,298.25
Emergency Allowances	63,881.86
Emergency Rents	41,825.88
Industrial Workshops	20,605.00
Milk	7,600.17
Coal	21,671.86
Shoes	2,696.45
House Furnishing	6,647.33
Clothing	7,758.51
Workshop Storeroom	444.53

\$249,912.01

Expense:

Salaries	142,706.36
Rent	5,880.00
General Expense	4,113.84
Telephone and Telegraph	3,268.12
Office Supplies	1,833.35
Carfare	1,264.72
Depreciation	946.05
Transportation	647.72
Postage	784.26
Insurance	252.71

161,697.13

Total Expenditures 411,609.14

Excess Expenditures over Income for the
year ended December 31, 1924..... \$ 17,983.66

APPENDIX Q

John K. Laird & Company
Certified Public Accountants

Exhibit A

JEWISH SOCIAL SERVICE BUREAU OF CHICAGO
THE SELF-SUPPORT DEPARTMENT

Balance Sheet as of December 31, 1924

A S S E T S

Cash	\$ 4,172.23
Advances	21,299.92
	<hr/>
	\$25,472.15

L I A B I L I T I E S

Accounts Payable	\$ 188.79
Surplus	25,283.36
	<hr/>
	\$25,472.15

APPENDIX R

John K. Laird & Company
Certified Public Accountants

JEWISH SOCIAL SERVICE BUREAU OF CHICAGO INDUSTRIAL WORKSHOPS

Exhibit A

Balance Sheet as at December 31, 1924

A S S E T S

Current Assets:

Cash in Bank and on hand, Account No. 1	\$ 457.16	
Cash in Bank and on hand, Account No. 2	1,893.61	\$ 2,350.77
Accounts Receivable, Trade		9,007.38
Inventories, Raw Materials, Work-in- Process, and Finished Stock		15,715.08
Total Current Assets		<u>\$27,073.23</u>

Fixed Assets:

Improvements to Land and Building, Equipment, Furniture and Fixtures, and Miscellaneous	\$14,211.06	
Less: Reserve for Depreciation	2,333.31	
Total Fixed Assets		<u>11,877.75</u>
		<u><u>\$38,950.98</u></u>

L I A B I L I T I E S

Current Liabilities:

Accounts Payable, Account No. 1.....	\$ 6,098.68	
Accounts Payable, Account No. 2.....	707.46	\$ 6,806.14

General Fund:

Surplus Balance, December 31, 1923.....	\$15,756.85	
Add: Net Income for the year ended December 31, 1924, Exhibit B.....	16,387.99	32,144.84
Surplus Balance, December 31 1924.....		<u><u>\$38,950.98</u></u>

APPENDIX S

John K. Laird & Company, Certified Public Accountants

JEWISH SOCIAL SERVICE BUREAU OF CHICAGO

Schedule I

Departmental Statement of Profit and Loss for the year ended December 31, 1924

	Broom Department	Sewing Department	Hand Work Department	Textile Department	Shoe Repair Department	Woodworking Department	Total all Departments
Sales:	\$18,553.01	\$31,485.88	\$25,965.99	\$8,410.46	\$ 4,459.20	\$ 520.38	\$89,394.92
Less, Returned Sales, Allowances, and Refunds.....	181.66	1,118.96	912.44	1,118.85	179.23	2.50	3,513.64
Net Sales	\$18,371.35	\$30,366.92	\$25,053.55	\$7,291.61	\$ 4,279.97	\$ 517.88	\$85,881.28
Cost of Sales:							
Inventory, Jan. 1, 1924.....	\$ 4,076.55	\$ 3,564.07	\$ 2,633.70	\$1,238.23	\$ 113.62	\$11,626.17
Net Purchases	10,583.46	15,269.74	13,586.90	2,546.28	1,522.70	403.29	43,912.37
Inventory, Dec. 31, 1924.....	\$14,660.01	\$18,833.81	\$16,220.60	\$3,784.51	\$ 1,636.32	\$ 403.29	\$55,538.54
	2,751.51	4,687.96	5,256.73	2,383.38	453.88	181.62	15,715.08
	\$11,908.50	\$14,145.85	\$10,963.87	\$1,401.13	\$ 1,182.44	\$ 221.67	\$39,823.46
Direct Labor	\$ 6,084.20	\$11,010.04	\$ 6,925.34	\$5,952.64	\$ 4,849.12	\$ 661.84	\$35,541.39
Less: Surplus Labor and Excess Wages*	655.00	1,209.75	746.04	771.43	1,095.19	215.10	4,692.51
Supervisors' Salaries and Commissions	\$ 5,429.20	\$ 9,800.29	\$ 6,179.30	\$5,181.21	\$ 3,753.93	\$ 446.74	\$30,848.88
	58.21	3,457.28	3,637.33	1,945.00	350.00	24.00	9,413.61
Labor Cost	\$ 5,487.41	\$13,257.57	\$ 9,816.63	\$7,126.21	\$ 4,103.93	\$ 470.74	\$40,262.49
Total Cost of Sales.....	\$17,395.91	\$27,403.42	\$20,780.50	\$8,527.34	\$ 5,286.37	\$ 692.41	\$80,085.95
Gross Profit or Loss on Sales	975.44	\$ 2,963.50	\$ 4,273.05	\$1,235.73(L)	\$ 1,006.40(L)	\$ 174.53(L)	\$ 5,795.33

*By "Surplus Labor" is meant the cost of such work as is not essential to the conduct of the Shops or a department, the positions having been created in order to provide employment for therapeutic purposes and where the work is non-productive.
By "Excess Wages" is meant the difference between the value of a person's work and the salary paid him for therapeutic reasons.
Both these items are not directly chargeable to any department and are met from the general budget of the Shops.

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